

# NOMINATION OF DR. BENJAMIN CARSON

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HEARING  
BEFORE THE  
COMMITTEE ON  
BANKING, HOUSING, AND URBAN AFFAIRS  
UNITED STATES SENATE  
ONE HUNDRED FIFTEENTH CONGRESS  
FIRST SESSION  
ON  
THE NOMINATION OF DR. BENJAMIN CARSON, OF MICHIGAN, TO BE  
SECRETARY, DEPARTMENT OF HOUSING AND URBAN DEVELOPMENT

JANUARY 12, 2017

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**NOMINATION OF DR. BENJAMIN CARSON, OF  
MICHIGAN, TO BE SECRETARY, DEPART-  
MENT OF HOUSING AND URBAN DEVELOP-  
MENT**

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**THURSDAY, JANUARY 12, 2017**

U.S. SENATE,  
COMMITTEE ON BANKING, HOUSING, AND URBAN AFFAIRS,  
*Washington, DC.*

The Committee met at 10:03 a.m., in room SD-538, Dirksen Senate Office Building, Hon. Mike Crapo, Chairman of the Committee, presiding.

**OPENING STATEMENT OF CHAIRMAN MIKE CRAPO**

Chairman CRAPO. This hearing will come to order.

The first thing this morning, I want to welcome the new Members to the Senate Banking Committee: Senator David Perdue—is he here yet?

Senator TILLIS. He is in Senate Armed Services.

Chairman CRAPO. OK. We do have a number of hearings going on this morning. We will see him in just a moment, I am sure. Senator Thom Tillis. Welcome, Senator Tillis. Senator John Kennedy, welcome. Senator Brian Schatz. Welcome, Brian. Senator Chris Van Hollen, welcome. And Senator Catherine Cortez Masto, welcome. We appreciate all of you, and I am sure I speak for all of the regular old Members of the Committee that we welcome you here and we look forward to a lot good work.

Senator WARREN. Earlier Members.

Chairman CRAPO. Earlier Members of the Committee.

[Laughter.]

Chairman CRAPO. I was just told by both sides to speak for myself.

[Laughter.]

Chairman CRAPO. I look forward to working with all of us on the Committee, all Members of the Committee this year. And, you know, this Committee has a long and distinguished history of tackling important and complicated issues, and this Congress is no exception. In fact, we have a significant list of important issues that we will need to deal with, and we will do that, and I am confident that we will continue this tradition. My hope is we will do it in a strong bipartisan manner.

I particularly look forward to working with my colleague Sherrod Brown as our Ranking Member. Sherrod and I have had a number of meetings already on these issues that we will be dealing with,

and we will work to lead this Committee through some very important territory during this session.

This morning we will hear testimony on the nomination for the Secretary of the United States Department of Housing and Urban Development. We will begin today's hearing with an opening statement by me and the Ranking Member, and we will then turn to Senator Rubio, who will introduce the Secretary-Designate, Dr. Benjamin Carson. And welcome, Dr. Carson, to the Committee.

We will then follow the early bird rule, meaning that Members will be recognized by the Chair in the order of seniority for those who were present at the time the gavel came down and in order of arrival thereafter. Each Member will be allotted 5 minutes for the number of rounds that time will permit.

Dr. Benjamin Carson was raised by a single mother in an impoverished part of the city of Detroit. He attended Yale University and the University of Michigan Medical School, and later became a highly accomplished and respected neurosurgeon. Dr. Carson was named director of pediatric neurosurgery at Johns Hopkins Hospital in 1984, at the age of 33, the youngest such director in the Nation. He gained national fame in the 1980s by becoming the first doctor to lead an operation that separated twins conjoined at the head, one of many high-profile operations led by Dr. Carson.

In addition to his successful career as a surgeon, Dr. Carson is also a decorated author, a speaker who has written numerous best-selling books on a range of topics. He also ran for President in this past election and spent months traveling the country and listening to the American people about the problems and issues that they face, including with respect to housing.

Throughout his career, Dr. Carson has achieved a great deal of success. He has demonstrated a fervent intensity for improving the lives of his fellow Americans, and his intellect, leadership, and life experiences are unique, valuable assets for leading an agency like HUD. Dr. Carson has said he plans to continue his conversation with the American people and do a listening tour, if confirmed. This is an encouraging sign that Dr. Carson wants to hear from stakeholders and, more importantly, from the American people.

I hope to work with Dr. Carson on how to reimagine housing policy at HUD. I look forward to working on streamlining requirements for local public housing authorities, especially for smaller housing authorities. One example is the Small Public Housing Authority Opportunities Act, which seeks to encourage innovative approaches to determining tenant rents and to adjust the level of Federal oversight over small housing authorities. We should also look at the Section 8 Moving to Work rental assistance demonstration and public housing programs, where there has been interest in reform for many years.

I hope to work with Dr. Carson on improvements to the programs that would produce cost-savings, reduce burdens on local housing authorities, and encourage self-sufficiency.

Another issue this Committee has worked on are home equity conversion mortgages, which we call around here "HECMs." It is important that we evaluate these important parts of our system, and I look forward to working with you on that program as well, Dr. Carson.

While the low-income housing tax credit is under Finance Committee's jurisdiction, it is very important to us in the U.S. housing market. It provides essential capital to underserved communities and provides key financing for small and rural affordable housing developments.

Tackling our homelessness, especially among our Nation's veterans, is another issue that is important to me and other Members of this Committee. It is critical that HUD allow local communities to craft solutions that work best for their community needs. I hope to work with Dr. Carson and with other Members of this Committee on these and many other issues of critical need.

At this time I would like to ask unanimous consent to enter into the record 17 letters and other statements that have been submitted in support of Dr. Carson's nomination. I will not at this point read all of them. I suspect throughout the hearing we may read or reference to a number of these letters, but I do want to just highlight a couple of the first few. This includes letters from Bart Harvey, the former Chair and CEO of Enterprise Community Partners and a long-time affordable housing advocate. It also includes a bipartisan letter from four former HUD secretaries: Henry Cisneros, former Senator Mel Martinez, Alphonso Jackson, and Steven Preston.

Without objection, so ordered.

I look forward to hearing from Dr. Carson today. Before we do that, though, we are going to turn first to Senator Brown. Senator.

#### **STATEMENT OF SENATOR SHERROD BROWN**

Senator BROWN. Thank you, Mr. Chairman. Thanks for holding this hearing. Congratulations on your new role in leading this Committee.

I echo what Senator Crapo said about his and my relationship. We have worked together on the Finance Committee on a number of issues and known each other for many years and had three or four already productive meetings since it was clear that he was going to be the Chairman of this Committee.

I welcome our new Members: Senator Schatz, Senator Van Hollen, Senator Cortez Masto—good to see you—Senator Kennedy, Senator Tillis, and Senator Perdue. Glad that all of you are on the Committee. I look forward to working with each of you.

Dr. Carson, I welcome you. Mrs. Carson, it was nice to meet you today, and I have not yet met your sons, and I have not met your lovely little granddaughter. I know you have a couple of other granddaughters that could not make it today. I want to thank you for your willingness to serve our country along with your husband and father and grandfather.

As Chairman Crapo noted, Dr. Carson is a distinguished neurosurgeon. His remarkable life story is well known to all of us and to millions of Americans. He is an inspiration and a testament to the American dream.

Much as we might wish otherwise, many children will not have the same combination of fortitude and a firm hand and a good fortune that allowed Dr. Carson to rise to the highest levels of medicine and the highest levels of our society. For some perspective, one study of medical students showed that only about 5 percent came

from households with incomes under \$20,000. Different research has shown that only 1 in 13 Americans will move from the lowest income quintile to the highest over a lifetime.

Of course, we encourage, and should encourage, children and adults to follow Dr. Carson's example of getting a good education, working hard, and all that he has done. We should bear in mind, though, that many still face significant barriers to realizing that potential. For those who cannot overcome the odds on their own, should we not help them? Dr. Carson has repeatedly commented that Government assistance programs are harmful. He wrote that in the wake of the civil rights movement, "racist people from both parties adopted a paternalistic attitude toward African Americans and enacted Federal and State programs designed to take care of people who could not take care of themselves, people who were ignorant, stupid, or just plain lazy."

Why would we do this? To again quote Dr. Carson, "the only reason I can imagine that it would be a good idea for Government to foster dependency in large groups of citizens is to cultivate a dependable voting bloc that will guarantee continued power as long as entitlements are provided."

Dr. Carson has suggested that all assistance programs should be cut by 10 percent a year until the budget is balanced, without exceptions, without regard to whether the population served is vulnerable. Even social insurance programs—"social insurance" meaning you pay in when you need it, lay-off, illness, retirement, or death—that social insurance programs like Social Security, Medicare, and Medicaid, which he believes are "socialist leanings," even they should be subject to this 10-percent cut.

Over 5 million Americans look to HUD for help. We are reaching only one of four eligible families. Many end up on years-long waiting lists simply because of lack of funding. They qualify. They are on the waiting list because there are not enough dollars available. A 10-percent cut, in addition to the shortages we now have, or the inadequacies we have, a 10-percent cut would send hundreds of thousands of families into a tailspin. For some, literally, it might be a matter of life and death.

I should note that Dr. Carson has made clear that he thinks criticisms of his views on Federal assistance are unwarranted, so today is an opportunity for him to shed more light on these seemingly contradictory views of Federal assistance. I appreciated our individual time we had earlier this week to begin to explore that, and we want to know more.

Since 1968, HUD has been charged with ensuring that all people, regardless of race, regardless of ethnicity, or whether they have a disability, that all people have fair and equal access to housing and that its grantees affirmatively further—that is the language, "affirmatively further"—this policy.

Here, too, Dr. Carson has been critical. In one of the few statements he has made on the subject of this hearing and the subject of his new jobs, and one of the few statements he has made on housing policy, he called into question more than four decades of civil rights law, he disparaged HUD's efforts to reduce segregation as "social engineering schemes designed to legislate racial equality."



When Dr. Carson and I met a couple of days ago, we discussed the tragic effects of lead in my State and nationwide. Dr. Carson knows better than the rest of us, in a more scientific way, if you will, the terrible price that children and society pay for the legacy of lead in paint, industrial settings, and in water. I appreciate our conversation and look forward to hearing more about his views on HUD's role in removing lead hazards.

Throughout his campaign, the President-elect promised to rebuild America's cities which he labeled "hell holes." Mr. Trump spelled out his views in this document, his "New Deal for Black America", with a plan for urban renewal. The plan covers issues such as school choice, investing in law enforcement, trade, of course, tax reform, and infrastructure investment. But at a time when more than 11 million families pay more than half their income toward rent—think of that, 11 million families spend more than half their income on rent—half a million people have no place to call home. The President-elect, this plan, the President-elect's plan, has nothing about housing.

Dr. Carson, I know you and the President-elect have talked at length about his urban renewal agenda. I am glad we had the chance today to learn more about that agenda, the role housing will play, and how you will help to deliver on his promises to create safer communities and better infrastructure, including, and especially in light of your charge, including our public housing stock.

Welcome again to you, to Candy, to your family, and in front of the Committee. Thank you.

Chairman CRAPO. Thank you, Senator Brown.

We are honored today to have Senator Marco Rubio from Florida to introduce Dr. Carson, and, Senator Rubio, the floor is yours.

#### **STATEMENT OF MARCO RUBIO, SENATOR FROM THE STATE OF FLORIDA**

Senator RUBIO. Thank you, Mr. Chairman. Thank you to the Members. Thank you to Dr. Carson for his willingness to serve our country in this role.

I am honored to be here to introduce my friend, and a fellow Floridian, Dr. Ben Carson, who is President-elect Trump's nominee to be the Secretary of HUD.

I will begin by acknowledging that I did not have a chance to interact with Dr. Carson much until about 2015, when both he and I ran for higher office, and many of those interactions were on stage in front of millions of people, over 2½ hours, under hot lights, answering tough questions. I did have an interaction in the summer of 2015 in Iowa. He may not remember this, but I was feeling very sick that day, ran into him in the lobby of a hotel, and said, "I am not feeling good today, Doc." And he said, "Well, tell me what you are feeling." I described my symptoms, and Dr. Carson said, "Yeah, it sounds like you are sick."

[Laughter.]

Senator RUBIO. But all that aside, I have gotten to know him and his family through this process. You learn a lot about someone by watching him in a circumstance and in a situation such as that of running for President of the United States, but you also learn a lot because he is clearly an extraordinary and accomplished individual,

someone who has been blessed with a gift—the gift of saving lives by performing surgeries that few, if any, in the world would have undertaken.

Dr. Carson is supremely accomplished in his professional life, and even though his accomplishments in his professional life are extraordinary, I believe he is even a more extraordinary person. He is a man of limitless compassion and of concern for others, a man who has never forgotten where he started out in life and all the obstacles that he had to overcome to achieve the American dream, and a man who has devoted his life in public service. He has been a mentor, a generous giver of his time, a founder of a successful nonprofit, all designed to help remove the obstacles that he faced from other Americans.

As Secretary of HUD, Dr. Carson will encounter a Department that is broken in many regards. It is a vast, sprawling bureaucracy that reaches all corners of our country. It is based here in Washington, but its most important work does not even take place here. It takes place out in the communities where they have housing facilities or provide assistance to people. I have seen with my own eyes the major challenges HUD faces and of its consequences on real people. Specifically, I have seen how lapses in competence and a lack of accountability in the HUD inspection process has endangered the lives of men, women, and children, and not just in Florida but all across this country.

HUD needs a leader who knows how to overcome tough obstacles, someone who, when told “you will never be able to do that,” finds the way to do that, and does it well. Well, that is what Ben Carson has done his entire life.

To those who may have questions about his qualifications, that is certainly the role of this Committee. But I would argue to you that the most important qualification that I would look for in a HUD Secretary is someone that understands that HUD is not just about providing people a place to live. At its core, HUD is about the American dream. HUD is about the belief that those who have been left behind and have suffered and have fallen down, we need to give them a chance to stand back up on their own two feet and achieve a better life. HUD in many ways is about empowering people to capture the promise of America. The one thing that makes us different than the rest of the world, where in this country, no matter who you are born to or how underprivileged you may be, starting out in life, we believe every human being is entitled by our creator to achieve their God-given potential.

And I would just encourage this Committee to understand this: Dr. Carson believes this not because he read about it in a book or in a magazine, or because he watched some documentary on PBS. He believes it because he has lived it, and that cannot be easily replicated. He has the values, the compassion, and the character, and the kind of drive that we need. He is a proven leader, a doer in solving tough problems, and doing things that are hard and that people believe to be impossible. Throughout his life, people have put their hopes and literally their lives in his hands, and from everything I have seen from him firsthand and gotten to know about him, I am hopeful that this Nation will soon entrust him with the duty of serving as the Secretary of HUD.

Thank you, Mr. Chairman.

Chairman CRAPO. Thank you, Senator Rubio, and you are certainly welcome to stay, but I know you have got other responsibilities to attend to. We appreciate your taking your time to come and introduce Dr. Carson.

Dr. Carson, before we turn the floor over to you, it is necessary that I place you under oath. Would you please stand and raise your right hand?

Do you swear or affirm that the testimony that you are about to give is the truth, the whole truth, and nothing but the truth, so help you God?

Dr. CARSON. I do.

Chairman CRAPO. Do you agree to appear and testify before any duly constituted committee of the Senate?

Dr. CARSON. I do.

Chairman CRAPO. You may sit down.

Dr. Carson, your written statement will be made a part of the record in its entirety, and you may now make your oral statement, as you choose. Thank you.

**STATEMENT OF DR. BENJAMIN CARSON, OF MICHIGAN, TO BE SECRETARY, DEPARTMENT OF HOUSING AND URBAN DEVELOPMENT**

Dr. CARSON. Well, thank you so much, Mr. Chairman.

Chairman CRAPO. May I interrupt you before you get started? I should have said I encourage you to introduce your family. I think you were about to do that anyway, but you are certainly welcome to, please, introduce your family who have come to be with you.

Dr. CARSON. Yes. Well, thank you so much, Mr. Chairman, Senator Brown. Thank you to Senator Rubio for that kind introduction. Thank you to the Members of the Committee, virtually all of whom I have met with, who have been very gracious, and I very much appreciate that. Thanks also to President-elect Trump for his friendship, leadership, and for his trust for such an important role.

I would like to introduce my family. Directly behind me is my wife, Candy, of 41 years, my college sweetheart, and starting from this end, my oldest son, Murray, another Yalie, who is an engineer, and his wife, Lerone, who is a youth pastor. And my daughter-in-law, Merlynn, who is a physician and a businesswoman, and my granddaughter, Tesora, who is just a sweetie; and my middle son, Ben Junior, or BJ, as we affectionately call him, a very successful entrepreneur businessman. And our good friend, Marcia Jackson, wife of former Secretary Alphonso Jackson. And I think you probably know the others here, but Rhoeyce is—oh, there he is, OK. My youngest son, Rhoeyce, and his father-in-law, Alexander Shabo. Thank you.

Chairman CRAPO. Thank you very much, and we welcome you all to the Committee today.

Dr. Carson, you may proceed.

Dr. CARSON. You know, as a youngster, I remember actually feeling that I was pretty lucky. We lived in a 750-square-foot GI home in southwest Detroit that actually had a lawn and a little one-car garage, and we thought that was paradise. And then my parents got divorced, and, you know, my mother discovered that my father

was married to someone else. And she did not have any skills. Basically, a third-grade education. We had no place to live. She could not afford the house, so we ended up moving to Boston, moving in with relatives. So I have actually in my life understood what housing insecurity was.

We were there in Boston for a couple of years, and I remember as a 9-year-old looking through a building across the street, out of which all the windows had been broken, and a sunbeam was shining through it, and it made me think about my future. I remember thinking that I probably would never live to be 25, because that is what I saw around me, but my mother had very different ideas. She worked extraordinarily hard as a domestic, leaving the house at 5 in the morning, getting back at midnight, day after day after day, and her strong desire was not to be dependent on anybody else. And people were always criticizing her, and they said, "You have two boys. You can be on Aid to Dependent Children." And she said, "No, I cannot."

And she worked very hard. She would sometimes take us to the homes that she cleaned, and many of them were fabulous homes, and she would say, "Would you rather live in this wonderful place or would you rather live where we live?" And she would say, "You know, the person who has this most to do with determining where you live is you. It is not somebody else. It is not the environment."

You know, that made a very strong impression on me, and she insisted later on, when we were able to return to Detroit, still not to our idyllic home—we still could not afford to live there, still in a multifamily, dilapidated place with rats and roaches—but, nevertheless, she was independent, and we still had that dream of being able to get back there.

But I was a terrible student, and she insisted that I read. She insisted that my brother read. We were not very enthusiastic about that, but back in those days you had to do what your parents told you. And as I started reading, I began to discover a whole new world. We were desperately poor, but between the covers of those books I could go anywhere. I could be anybody. I could do anything. And within the space of a year and a half, I went from the bottom of the class to the top of the class, much to the consternation of all those students who used to call me "dummy." They were now coming to me, saying, "Bennie, Bennie, how do you work this problem?" And I would say, "Sit at my feet, youngster, while I instruct you."

[Laughter.]

Dr. CARSON. I was perhaps a little obnoxious, but it sure felt good to say that to those turkeys.

But, you know, I had a very different impression of who I was at that point, and, you know, it is one of the reasons that Candy and I started the Carson Scholars Fund, a component of which are reading rooms. And we put in reading rooms all over the country. We have 165 of them now, primarily in Title I schools, where kids come from homes with no books. They go to a school with no library or poorly funded library. They are not likely to become readers. As you know, 70 to 80 percent of high school dropouts are functionally illiterate, and if we can truncate that downstream, you can change the trajectory of their lives. And that is really what it is

about—changing lives and providing opportunities for people. It makes all the difference in the world.

You know, we had a program at Hopkins, and I would have 700 to 800 students at a time come in on a regular basis. If you came to Johns Hopkins, some of you probably had me. You saw all the school buses around. That was bringing in the kids and trying to encourage them in terms of what they could do. And I got involved in a lot of the programs, involved more with the East Baltimore Community Development Inc., and with the community school, and with all the schools and the mayors.

And, you know, that was a very important part of my life, even though I was an extraordinarily busy surgeon. And I do believe that Government can play a very important role. I know some have distorted what I have said about Government, but I believe Government is important, and it is there, I believe, to promote life, liberty, and the pursuit of happiness.

What has happened too often is that people who seemingly mean well have promoted things that do not encourage the development of innate talent in people, and, hence, we have generation after generation of people living in dependent situations. It is not that they are bad people. It is that this is what they have been given. This is all they know, in many cases.

I think we have an opportunity here to do something about that if we take a more holistic approach. When we talk about HUD traditionally, most people think putting roofs over the heads of poor people. But it has the ability to be so much more than that, particularly if we take a holistic approach. And we think about how do we develop our fellow human beings. I see each individual as human capital that can be developed to become part of the engine that drives our Nation or, if not developed, becomes part of the load. And we are the ones who are tasked with helping to make the difference.

So I do believe that Government is extraordinarily important, and one of the things that I want to do, instead of just listening to the sage people of Washington, DC—and there are some wise people here—I want to go on a listening tour. I want to hear from the people with boots on the ground, who are actually administering programs, who are benefiting from the programs. I want to see what actually works and what does not work. I want to analyze why it works and why it does not work.

Before I go on the road to do that, I want to do that at HUD. We have people there who have been there for 10, 20, 30, even 40 years, and I do not think a lot of people listen to what they have to say. I suspect that they have garnered a tremendous amount of information, and I want to get that information from them. I want to work with them on a regular basis.

Some people say, “But medicine—why would you go into something like HUD?” Well, I actually believe that there is a tremendous nexus, a great intersection, because good health has a lot to do with a good environment, and after working so hard on so many people and then putting them back into an environment with lead and with all kinds of inducements for asthma and other chronic diseases, that is not very helpful. And I am looking forward to the

Safe and Healthy Homes Program at HUD and enhancing that program very significantly.

Why is all this so important? Well, you know, there was a Brookings study, a very important study, which showed that if people did three things, their likelihood of living in poverty would be 2 percent or less, and that is really what we want to do, keep people from living in poverty. Those three things were graduate from high school, get a job, and wait until you are married to have children. Think about that. And, you know, what that means is that there are points of intervention, things that we can do to make a difference in people's lives.

Also, think about this fact. In terms of our human capital that is being wasted, we have 5 percent of the world's population and 25 percent of the prison inmates. That means there is something wrong. We have high recidivism rates. We have people who go into prison with little education and little in the way of skills, and they come out with little education and little in the way of skills. So what are they going to do? They go back to doing what they were doing before; hence, we have these high recidivism rates. We need to think about how do we give them education, how do we give them skills, how do we cultivate the innate talent that is in those individuals so that they become part of the engine once again.

And recognize, we only have 330 million people. Now, that sounds like a lot of people, but that is a quarter of the people they have in India or China. We are going to have to compete with those Nations into the future, which means we have to develop all of our talent.

Now, you say, "Well, that all sounds great and wonderful, but you were a pediatric neurosurgeon. How could you have anything wonderful to say about any of these things?" Well, you know, I have to chuckle when I hear people say things like that because there is an assumption that you can only do one thing and that we have these very limited brains and they are incapable of learning anything else. I find that kind of humorous, particularly knowing what the human brain is capable of. Billions of neurons, hundreds of billions of interconnections can process more than 2 million bits of information in 1 second. Any brain can do that. You cannot overload it. You hear some people say you overload your brain. You cannot do it. If you learned one new fact every second, it would take you more than 3 million years to challenge the capacity of your brain. So we do have the ability to learn.

More importantly, we have the ability to work together, and that is absolutely critical. We in America—Democrats, Republicans, Independents—we are not each other's enemies. We must come to that understanding. There are real people out there who really want to destroy us, but we do not need to be doing that ourselves. We need to be combining our collective intellect, and one of the things that I learned in my private life as a board member at Kellogg for 18 years and Costco for 16 years is how to select a good CEO. And I will tell you, a good CEO does not necessarily know everything about the business. He is not a marketing specialist. He may not be a financial specialist. There are many things that he does not know, but he knows how to pick those people and how to use them. And that is one of the marks of good leadership.

So, in closing, I have been very fortunate to be able to move from the bottom rung of the socioeconomic level to the top rung and to understand how people feel in all those different levels, and I got to tell you, we are all in the same boat, and if part of the boat sinks, the rest of it is going down, too. And it means what we need to do is exercise true compassion. True compassion is not keeping people in a situation where we can feel good about what we are doing. True compassion is putting them in the situation where they can feel good about where they are going.

Thank you.

Chairman CRAPO. Thank you very much, Dr. Carson.

We will now go to 5-minute increments for Members of the Committee to question and discuss issues with you, and I encourage both you and the Members to keep an eye on the clock. If we start running over a little, you will hear me tap the gavel to remind you that it is time to wrap up so that we can all have a fair opportunity for our participation. I will begin first, and then we will turn to Senator Brown.

Dr. Carson, as I mentioned in my opening statement, we have received a letter of support from Bart Harvey, who is the former chair and CEO of Enterprise Community Partners. Mr. Harvey praised the charitable work that you have done to help send disadvantaged students to college. He wrote, "Although we come from opposites of the political spectrum, Ben and I share a common belief in helping people move up and out of poverty. He has done that through his outreach to the community and his philanthropy, and I have done it through my work with Enterprise." He further wrote, "I can vouch for his character, his heart, and his drive to help others. Given HUD's role in the fight against poverty and for increased opportunity, I believe he can bring these issues to the national attention that they deserve."

Dr. Carson, how will your experiences working with the surrounding community at Johns Hopkins and through the Carson Scholars Help Fund help you run the Department of Housing and Urban Development?

Dr. CARSON. Well, having had an opportunity to interact with a lot of people in Baltimore, particularly in East Baltimore, which many of you know is not necessarily a very affluent area—and that is putting it mildly—and understanding a lot of their housing needs—because many of my patients came out of that environment, an environment where I saw children with pica, with lead poisoning chronically, and what that did to them intellectually, what that did to them medically. I saw so many children with asthma, which is induced in most of those cases by environmental influences, and recognizing that if we can give those people hope, then they can move out of that situation. But giving them hope starts with giving them a safe and a productive environment.

And understanding that and understanding how you create those environments is something that I think is going to make a very big difference, and that is one of the reasons that I have already looked at some of the places in Baltimore and talked to the housing commissioner here in Washington, DC, and talked to a commissioner in Atlanta earlier this week, and I have talked to multiple mayors. And they have given me their take, but they have also invited me

to come and look at the places where they are, both the good and the bad. Those are things that I intend to do not only early on but continually throughout the process because I believe there is a constant learning process, and my goal is to get everybody into a decent position, 100 percent of Americans.

Chairman CRAPO. Thank you. And, Dr. Carson, I know that you have heard some criticism of your alleged positions with regard to public assistance to the poor. You have heard some today. I would like to ask you if you would in your words like to discuss with us what your view is of how we should approach public assistance to the poor.

Dr. CARSON. I believe that we in America are compassionate. We have a history of being compassionate to people, and we obviously do not have to do something, but that would not be American. That would not be who we are.

Of course, I feel very strongly that we should do everything we can, not only because we are compassionate, but also because we are smart, because we recognize that for every one of our people that we do not develop, it is someone whose talent is not contributing to the moving forward of this Nation. And if we are going to be successful in the future, as I mentioned before, we have to develop all of our talent. So for people to imply that I do not understand that or do not want to do anything for poor people, I believe that they perhaps are only looking at words that have been skewed and not at actions.

Chairman CRAPO. Thank you. We just have about 30 seconds left, so I will ask you very quickly. You have been nominated to run the Department of Housing and Urban Development. I think everyone on the Committee is familiar with your impressive life story. In your opening statement, you mentioned that you wanted to help run HUD to help heal America's divisiveness. Can you just elaborate on that very briefly?

Dr. CARSON. Yes. One of the things that has alarmed me is the fact that, you know, we are divided on the basis of income, race, gender, religion, age, just about everything, and we continue to allow the purveyors of division to drive those wedges between us. I believe that HUD is particularly well positioned to bring some healing in this area by truly manifesting fairness toward people, by truly getting people involved with each other.

I want to work to bring mentorship programs. We have a lot of very successful people who can mentor young people who are in more desperate situations and show them a different way. We have public-private partnerships, which are win-win situations. Those are the kinds of things that are extraordinarily helpful. There are some who will always say to the Government, "Give us more money. Give us more money. We need more money for this program and that program." Yes, it would be wonderful if there was an unlimited pot of money, but the place where there is a lot of money is in the private sector. And what we have to concentrate on is helping the private sector to recognize that, in the long run, private sector does better when we develop all of our people.

Chairman CRAPO. Thank you very much.  
Senator Brown.



Senator BROWN. Thank you, Mr. Chairman. I would like to begin by asking unanimous consent to enter in the record letters that I have received, and our staffs can work together to make sure we are not duplicating that, if you would.

Chairman CRAPO. Without objection.

Senator BROWN. Thank you.

And I also wanted to announce—and I neglected in my opening statement—that Senators Reed from Rhode Island and Warner from Virginia both have responsibilities as ranking members on Armed Services and Intelligence to do hearings, to do confirmation hearings today, and could not join us but wanted to be here. So I wanted to say that.

Chairman CRAPO. Thank you.

Senator BROWN. Thank you for your statements. I appreciate many of the ideas and goals you expressed. Some, however, as you, I think, know by now, are inconsistent with statements you have made over the past few years. If confirmed, I think you understand you will be held to the ideas you have expressed today, not ones necessarily you may have written or talked about in a Presidential race.

You testified that you want to make communities more inclusive. This seems at odds with one of the only housing policies that prior to this nomination that you have taken a public stand on fair housing. As I mentioned, your 2015 column in the *Washington Times* critiqued HUD's then new rule to affirmatively further fair housing. You characterized that rule as a Government-engineered attempt to legislate racial equality. You likened it to a failed socialist experiment. Please elaborate for this Committee on your view of HUD's role implementing the Fair Housing Act, especially including the requirement that HUD's grantees affirmatively further fair housing.

Dr. CARSON. Well, thank you, Senator Brown, for that question and an opportunity to actually explain that because it has been distorted by many people.

As you probably know, that act says that we want people who are receiving HUD grants to look around and see if they find anything that looks like discrimination, and then we want them to come up with a solution on how to solve the problem. They are not responding to people saying that there is a problem. They are saying go and look for a problem and then give us a solution. And what I believe to be the case is that we have people sitting around desks in

Washington, DC, deciding on how things should be done, you know, telling mayors and commissioners and people, "You need to build this place right here, and you need to put these kind of people in it."

What I would encourage—I do not have any problem whatsoever with affirmative action or at least, you know, integration. I have no problem with that at all. But I do have a problem with people on high dictating it when they do not know anything about what is going on in the area. We have local HUD officials, and we have people who can assess what the problems are in their area and working with local officials can come up with much better solutions

than a one-size-fits-all, cookie-cutter program from people in Washington, DC. That is the part that I——

Senator BROWN. Your objection—so sorry, Dr. Carson. We have 5 minutes. Your objection is not to affirmatively further. Your objection is whether that is done from Washington or the HUD office in Columbus, Ohio?

Dr. CARSON. My objection is central dictation to people's lives.

Senator BROWN. Let me explore further along those same lines. I want to hear your views on the housing rights of lesbian, gay, bisexual, transgender, and queer people. These people also face discrimination, as you know, in alarmingly high rates of youth homelessness and bullying. Your statement mentions your desire to improve the lives of all families and communities "no matter their race, creed, color, or orientation," yet you have in the past raised questions about whether LGBTQ people should enjoy the same rights as everyone else. Do you believe that HUD has a duty to take actions that promote equal access to housing opportunities for LGBTQ people?

Dr. CARSON. If confirmed in this position, of course, I would enforce all the laws of the land, and I believe that all Americans, regardless of any of the things that you mentioned, should be protected by the law.

What I have mentioned in the past is the fact that no one gets extra rights. Extra rights means you get to redefine everything for everybody else. That to me does not seem to be very democratic.

Senator BROWN. That is what we are talking about, but I am glad to hear you say that, moving forward, you will respect that.

Dr. CARSON. Absolutely.

Senator BROWN. Last question, Mr. Chair, as time runs short. We have seen a dramatic increase in affordable housing needs in this country, as you have pointed out, Dr. Carson, in recent years. Eleven million families, as I said earlier, a quarter of all renters, pay more than half their income for housing, struggling to make ends meet. One thing goes wrong—a temporary layoff, hours cut back, illness—they lose their home. We talked in my office about the Matthew Desmond book "Evicted," which I hope you will read and I know some of your staff has already——

Dr. CARSON. Yes.

Senator BROWN. —about people's lives being turned upside down when they are evicted. Their children's school district changes. They lose their possessions. They never quite catch up again. Their credit—all of those things that happen when half of their income goes to housing.

I am surprised the President-elect's urban agenda does not even mention housing, as we talked about. You had told me about your conversations with the President-elect about an urban agenda. Have you had discussions with him about your plans for housing or his plans for housing? Tell us what those plans—tell us what plans have come from those discussions.

Dr. CARSON. Yes. Yes, we have talked. In fact, we talked this morning.

You have to attack the problem that you described from both ends. There are a large number of people spending 30 to 50 percent of their income on housing, and that is an unacceptable number.

So what we have to do is either raise their income or decrease the cost of the housing. I think both of those areas are areas that we need to work upon.

Senator BROWN. Do you support raising the minimum wage, and do you support the overtime rule, which in my State alone or in your home State of Michigan meant more than \$100,000 in each State, people got raises that are making \$30,000 and \$40,000 a year? If we are talking about raising income, particularly the overtime rule would mean real dollars in people's pockets that are working 50 and 60 hours a week. Do you support those?

Dr. CARSON. I support creating an environment that encourages entrepreneurial risk taking and capital investment, which are the engines that drove America from no place to the pinnacle of the world in record time.

Senator BROWN. So I guess that means you do not support the overtime rule or the minimum wage?

Dr. CARSON. It means exactly that my philosophy is that we can increase people's minimum wages by increasing opportunities for them and creating an environment where those opportunities exist rather than artificially trying to change it.

Senator BROWN. I do not think—and last point, I do not think it is artificial that someone that works 50 or 60 hours a week and has been classified as management can work those hours over 40 making \$35,000 a year and not get paid for those hours. I do not think that is artificial when the employer has denied them that straight time or especially time and a half.

Dr. CARSON. I agree it is not artificial, but you create the right environment, that employer will have to pay them more because the competition will require it of him.

Chairman CRAPO. All right. Senator Shelby.

Senator SHELBY. Thank you, Mr. Chairman.

Dr. Carson, I want to first, again, thank you for accepting this nomination——

Dr. CARSON. Thank you.

Senator SHELBY. ——and I want to do—a lot of us want to do everything we can to expedite this nomination. I am going to do a little of it this morning by not using all of my 5 minutes, but we appreciate you, and we appreciate what you are and what you stand for and what you have done and what you could do in the housing area.

Dr. CARSON. Thank you.

Senator SHELBY. I think you are very wise to go on a listening tour. You can learn things, because all the wisdom is not here at HUD, but there is some there——

Dr. CARSON. Yes.

Senator SHELBY. ——because you referenced that earlier. There is experience there. But housing goes to the very essence of a family, family and opportunities and a neighborhood and then a town or a city and a Nation, as you know. We have got to do—there are a lot of broken things. I do not know all the answers. I have been on this Committee—this is my 31st year, and I have seen a lot of HUD Secretaries come and go. You can make a difference, and I believe you are taking that job to make a difference.

Dr. CARSON. Thank you.

Senator SHELBY. In the interest of time—and, of course, you are not there yet; I know that—I have six questions. I am not going to read them all to you, but I would like to get them answered not before you are confirmed, but after you settle down.

Dr. CARSON. Absolutely.

Senator SHELBY. One question deals with FHA mortgage insurance premiums. Another deals with distressed asset stabilization programs. These are just topics. One deals with down payments, FHA. The other one is HUD spending, considering the national debt. The other is HUD and DOJ enforcement, dealing with fraud, everything that deals with that. You will have a big one. Risk sharing, dealing—there is a difference between the way the VA Affairs loan program works and FHA, which comes under you, works and so forth.

But I would like to submit, Mr. Chairman, these questions for the record to be answered by the future HUD Secretary but not today. In the interest of time, I yield back my time in the interest of getting you confirmed.

Dr. CARSON. Thank you. All very important issues, by the way, and I would be very happy to answer those.

Senator SHELBY. Thank you.

Chairman CRAPO. Thank you, Senator Shelby. I appreciate the precedent that you have just set.

[Laughter.]

Chairman CRAPO. Senator Menendez.

Senator MENENDEZ. I appreciate and love Senator Shelby, but I am not going to follow his precedent, so—

[Laughter.]

Senator MENENDEZ. Let me say, Dr. Carson, congratulations on your nomination.

Dr. CARSON. Thank you.

Senator MENENDEZ. And Tesora, is it, your granddaughter?

Dr. CARSON. Tesora, yes.

Senator MENENDEZ. She has got the right idea. She has her pink earphones on, so it is not an option that you have in the hearing, but nonetheless.

Let me say in preparing for this hearing and reviewing your background, I learned that we grew up in similar circumstances. We both were raised in neighborhoods with fewer opportunities, whether it be Detroit, Boston, or Union City, New Jersey. I grew up in a tenement, and we both had parents who worked twice as hard and made half as much as those in more privileged communities. We both had devoted mothers who were willing to sacrifice everything and anything to give us a chance to succeed, and you did succeed with many notable accomplishments in your field of pediatric neurosurgery.

But you are nominated to lead an agency in a completely different field, and our job is to assess your fitness to lead HUD. And in reviewing your past comments and knowing where we came from to get here today, I cannot help but see that you and I have arrived here with vastly diverging views about how to empower and create opportunities for the most vulnerable among us. So I have some serious questions—and I appreciate the visit that you had with me in my office—about whether your world view fits the

core mission of the Department of Housing and Urban Development.

You stated, "Poverty is really more of a choice than anything else." During the CBS Republican Presidential debate in February of 2016, you suggested that, "Getting rid of all regulations is the key to getting rid of poverty."

You characterize—and I know you just talked about a little bit of the legal obligations to include and create fair and inclusive communities free of discrimination as social engineering, and I want to follow up on that with you a bit. You propose that every Federal agency should trim their budgets with 10-percent across-the-board cuts year over year. I think of that more as a meat ax, not a neurosurgeon's knife. And I am concerned that it appears that you believe that some of the very programs that I have come to know as a mayor, as a State legislator, as a Member of Congress, to empower, promote, and improve our communities, encourage what you call "dependency."

So given that record of your views about poverty and housing, I would like to get a sense from you. Do you truly believe in the mission of HUD? For instance, should the Government continue to provide rental assistance to the more than 4.5 million low-income households across this country who are currently receiving it and who use that to find a place to call home?

Dr. CARSON. Thank you, Senator, for that question. First of all, if you have followed carefully what I have been saying, the concept of cutting across all the different departments was presented as a concept—in other words, not favoring one group or another group. I have modified that much later on to 1 percent, but the point being we can never seem to cut because people have their programs, and they say this one is sacred and this one is not. So the point being if we can find a number on which we can agree and begin to cut back, we can start thinking about fiscal responsibility.

Bear in mind, we are approaching a \$20 trillion national debt.

Senator MENENDEZ. I appreciate that. My specific question is: Do you agree that the Government should continue to provide rental assistance to the more than 4.5 million low-income households across this country?

Dr. CARSON. I think the rental assistance program is essential, and what I have said, if you have been reading my writings, is that when it comes to entitlement programs, it is cruel and unusual punishment to withdraw those programs before you provide an alternative route.

Senator MENENDEZ. Now, let me ask you. In response to Senator Brown, you talked about fair housing, and you said you had no problem with affirmative action or integration. But there actually is under the law an affirmative obligation to affirmatively further housing, fair housing, and you have said what you did not care for is the top-down response. But yet the new rule that was developed through a 2-year public comment process requires "local communities to assess their own patterns of racial and income segregation and make genuine plans to address them." That is not a top-down. So are you committed to the statutory obligation of affirmatively pursuing furthering fair housing?

Dr. CARSON. Well, this has been a judgment passed down by the Supreme Court. It has become the law of the land, and, of course, if confirmed, I will enforce it.

Senator MENENDEZ. Thank you, Mr. Chairman.

Chairman CRAPO. Senator Toomey.

Senator TOOMEY. Thank you, Mr. Chairman.

Dr. Carson, welcome to the Committee.

Dr. CARSON. Thank you.

Senator TOOMEY. Thank you very much for your willingness to serve. I am grateful to you for the service you have provided to our country in various ways——

Dr. CARSON. Thank you.

Senator TOOMEY. ——and for the service you are about to undertake. I appreciate your coming by my office and the discussion we had yesterday.

It strikes me as a misguided notion to measure the success of a Government agency like HUD by the number of people who live in HUD housing. A better measure in my mind would be how many people no longer need HUD housing, and I would like to explore that a little bit with you, especially this idea you talked about, about how you hope to work with other agencies and departments within the Government to help develop the innate capability of these people that I know you feel very strongly about. But, first, a couple of somewhat specific questions about FHA, if I could.

In 2006, FHA insured 2.7 percent of mortgage originations. By 2015, FHA was insuring 17.1 percent of such originations. So the FHA's contingent liabilities now have absolutely ballooned——

Dr. CARSON. Yes.

Senator TOOMEY. ——to the point where it was \$245 billion in 2006, it is \$1.2 trillion today. So, in other words, taxpayers are on the hook for \$1.2 trillion worth of mortgages—that all the while there is a private industry that is in the business of insuring mortgages.

Dr. CARSON. Right.

Senator TOOMEY. Do you share my concern that this massive explosive growth in the FHA's mortgage guarantee business has interfered with a viable private alternative that does not involve taxpayer risk at all?

Dr. CARSON. Thank you, Senator, and thank you for the enjoyable time we had at your office.

First of all, it is a big number. I mean 8.5 million FHA loans and \$1.25 trillion. So, of course, we have to be concerned when we are talking numbers of that magnitude.

We also need to make sure that we balance that against the ability of homeowners to have some security in the loans that they make. Does it have to be, you know, one particular entity that does it? Absolutely not, but we do have to have a mechanism, a back-stop, you might say, of some type. Otherwise, when someone comes in and buys up the loans, securitizes them, we are probably not going to be able to sell them to particularly some of the entities that would buy them because they would not be comfortable.

So I look forward to working with you and other Members of this Committee to figure out how we can shrink back the liability of a

taxpayer while still providing the security for the individuals who want the loans.

Senator TOOMEY. Well, I appreciate that, and I look forward to working with you on that. I do believe there is a very vibrant and capable private mortgage insurance industry that wishes to provide that service, is able to do so, and does so at no taxpayer risk.

I would also just—I know you are aware of this, Dr. Carson, but it was just this week that Secretary Castro announced a 25-basis-point reduction in FHA's mortgage insurance premium. This was surprising to me for several reasons. One, the capital ratio that is the statutory requirement minimum is 2 percent. It is only at 2.32. This strikes me as very little buffer above the minimum, and after all, as recently as 2013, the FHA needed a bailout. So I wonder, first of all, did Secretary Castro or his folks reach out to you or to your knowledge anyone else in the Trump organization since you would be responsible, assuming you are confirmed, for implementing this change, which is about to go into effect?

Dr. CARSON. Well, I—no, they did not. I, too, was surprised to see something of this nature done on the way out the door, which, of course, has a profound effect. We are talking, you know, \$2 to \$3 billion this year, \$5 billion next year. You know, that is not chump change. So, certainly, if confirmed, I am going to work with the FHA Administrator and other financial experts to really examine that policy.

Senator TOOMEY. Thank you. I appreciate that.

And, Mr. Chairman, if you will just indulge. My last question is just to refer back to my first point and ask Dr. Carson if he might share with us some of your thoughts about how you hope to work with other agencies, departments of the Federal Government, to help people achieve—

Dr. CARSON. Yes.

Senator TOOMEY. —what they are capable of achieving and the independence that comes with that.

Dr. CARSON. Thank you. I think that is a very important concept. As some of you may remember, when Jack Kemp was the Secretary of HUD, he started a governmental interagency program against homelessness, and it really was quite effective and very important.

What I would be thinking about, if we are going to develop the whole person, is not just putting a roof over their head, but making sure that they have access to an excellent education and their children do. That means working with the Department of Education. It means working with the Department of Labor in terms of helping to train people, not just to be people who stand out on the corner and hold the sign and basic laborers, but apprenticeship programs, because there are a lot of shovel-ready jobs, but not so many people to handle the shovels. You know, we need cement workers and welders and brick workers and a number of people, and those skills have been vanishing from our society. This is an excellent opportunity to bring them back. Not only does it give the person an immediate job, but it provides them with a mechanism to climb the ladders of opportunity in our society and gives them stability beyond what we and the Government would be facilitating, and that should be our goal. And several other areas, transportation is absolutely crucial. I think we even need to be working

with the Justice Department because, you know, there are some inequities there that are keeping us from developing talent that can contribute to the strength of our Nation.

Senator TOOMEY. Thank you very much, Dr. Carson.

Thank you, Mr. Chairman.

Chairman CRAPO. Senator Warren.

Senator WARREN. Thank you, Mr. Chairman, and congratulations on your new role as Chair of this Committee.

Chairman CRAPO. Thank you.

Senator WARREN. I am looking forward to working with you as well as with six new Members of our Committee.

And, Dr. Carson, thank you for being here.

Dr. CARSON. Thank you.

Senator WARREN. Before we get into some of the questions that I raised in my letter to you earlier this week, I just want to get an answer to, I think, a simple yes-or-no question. If you are confirmed to lead HUD, you will be responsible for issuing billions of dollars in grants and loans to help develop housing and provide a lot of housing-related services. Now, housing development is an area in which President-elect Trump and his family have significant business interests. Can you assure me that not a single taxpayer dollar that you give out will financially benefit the President-elect or his family?

Dr. CARSON. Well, Senator, I was worried that you would not get back. Thank you for coming back.

[Laughter.]

Senator WARREN. I am back.

[Laughter.]

Dr. CARSON. I can assure you that the things that I do are driven by a sense of morals and values, and, therefore, I will absolutely not play favorites for anyone.

Senator WARREN. Dr. Carson, let me stop right there. I am actually trying to ask a more pointed question, and it is not about your good faith. That is not my concern. My concern is whether or not, among the billions of dollars that you will be responsible for handing out in grants and loans, can you just assure us that not one dollar will go to benefit either the President-elect or his family?

Dr. CARSON. It will not be my intention to do anything—

Senator WARREN. I—

Dr. CARSON. —to benefit any—any American, particularly—

Senator WARREN. I understand that.

Dr. CARSON. It is for all Americans, everything that we do.

Senator WARREN. But do I take that to mean that you may manage programs that will significantly benefit the President-elect?

Dr. CARSON. You can take it to mean that I will manage things in a way that benefits the American people. That is going to be the goal.

Senator WARREN. To the best you understand that. You know—

Dr. CARSON. If there happens to be an extraordinarily good program that is working for millions of people and it turns out that someone that you are targeting is going to gain, you know, \$10 from it, am I going to say, “No. The rest of you Americans cannot



have it"? I think logic and common sense probably would be the best way.

Senator WARREN. Yeah, although we do have a problem here, and I appreciate your good faith in this, and I do, Dr. Carson. The problem is that you cannot assure us that HUD money not of \$10 varieties but of multimillion-dollar varieties will not end up in the President-elect's pockets, and the reason you cannot assure us of that is because the President-elect is hiding his family's business interests from you, from me, from the rest of America. And this just highlights the absurdity and the danger of the President-elect's refusal to put his assets in a true blind trust. He knows—he, the President-elect, knows—what will benefit him and his family financially, but the public does not, which means he can divert taxpayer money into his own pockets without anyone knowing about it. The only way that the American people can know that the President is working in their best interest and not in his own is if he divests and puts his assets in a true blind trust. Transferring his holdings to his children does nothing, as the head of the nonpartisan Ethics Committee said just last night.

Since the President-elect refuses to address this voluntarily, we need to pass the Presidential Conflicts of Interest Act that I introduced with more than 20 of my colleagues, which would require him to do so.

So, with the time I have left, I just want to follow up very quickly on a letter that I sent to you earlier this week and that we talked about in my office.

Dr. CARSON. And I appreciated that.

Senator WARREN. Good. And I appreciated it, too. As you know, more than 7 million children rely on HUD for housing—7 million people. Many of them are children, veterans, people with disabilities. For many of these people, HUD is the difference between a stable home and life out on the streets. But one major problem that we talked about is lead exposure. And according to the most recent HUD study, 62,000 public housing units, nearly 6 percent of our total public housing stock, are in need of lead abatement.

You are a highly accomplished doctor. We spoke at length about the implications of lead and lead poisoning on our children. Can I just ask you to commit today that you will make sure that HUD resources are dedicated to dramatically reducing the number of public housing units where lead is a problem?

Dr. CARSON. I can assure you that I will very much be working with you on that. Three-hundred-and-ten-thousand cases right now, children, each of which costs us enormous amounts of money. I do not think people even calculate that into that when we are talking about it. So, yes, I will be very vigorous in that area.

Senator WARREN. I very much appreciate it. This is a particular problem for us in the Northeast. It is a particular problem in Boston, where our housing stock is old.

Dr. CARSON. Right.

Senator WARREN. And it is absolutely critical that we get the lead out of these housing units and that our children have a chance to grow up without being injured by our own negligence.

I look forward to working with you.

Dr. CARSON. Thank you for your leadership in that area.

Senator WARREN. Thank you. Thank you, Dr. Carson.

Chairman CRAPO. Senator Heller.

Senator HELLER. Mr. Chairman, thank you, and congratulations on the new chairmanship.

Chairman CRAPO. Thank you.

Senator HELLER. I look forward to working with you.

Dr. Carson, it is good to see you——

Dr. CARSON. You, too.

Senator HELLER. ——and I welcome you.

Dr. CARSON. Thank you.

Senator HELLER. And congratulations on your nominee and for your family.

Dr. CARSON. Thank you.

Senator HELLER. I think that is wonderful. I still fondly remember Ben Jr. out in Carson City, Nevada, at a parade that we had. Then he came over to a chili feed. I do not know how much chili he ate, but his presence was appreciated, so thank you very much for taking that time.

I want to reiterate something that I said in our conversation in my office, and that is, if you are the designated survivor, would you call my office and let me know?

[Laughter.]

Dr. CARSON. Absolutely.

Senator HELLER. I have got a couple of questions for you, and I think it is just—actually, I have got a lot of questions for you, but a couple of basic questions that I think every HUD Secretary should be asked. Question number one is: Do you believe that everybody should own a home?

Dr. CARSON. I believe that everybody should have an opportunity to own a home.

Senator HELLER. Do you believe that we should preserve and protect the 30-year home loan mortgage?

Dr. CARSON. I believe the 30-year home loan mortgage has enabled millions of Americans to achieve the American dream. I think there are probably a number of ways to preserve that dream.

Senator HELLER. Do you support a Federal Government backstop like Fannie or Freddie or any other entity similar to that of the U.S. housing financial markets?

Dr. CARSON. I do support some type of backstop, but I also am very much in favor of introducing more private entities into the market.

Senator HELLER. You will be willing to work with this Committee on what alternatives those may be?

Dr. CARSON. I would very much look forward to doing that.

Senator HELLER. Dr. Carson, I appreciate that answer.

Let me go to another topic, and that is the fact that we have over 300,000 veterans in the State of Nevada, in Las Vegas and Reno. Veteran homelessness remains a very serious problem, but things have gotten a little better, and thanks to the private sector and people getting involved and helping, but it still remains an issue.

We have 200 veterans in Reno that have qualified for vouchers to help pay for rent. There are still about 50 vouchers available. My question is: How will you continue to help the homeless veteran, and how will HUD better coordinate the efforts with the VA,

nonprofits, and community organizations to help these veterans that are in need?

Dr. CARSON. Well, you know, people who go out and risk life and limb for us are people that should never want for any basic thing. We should be willing to do it. You know, the VASH program, Veterans Affairs Supportive Housing program, has been very successful in reducing homelessness, but we still have a lot more to go. And I think this is another area where we must take a holistic viewpoint, and what I have advocated is that when a person joins the military, they be associated with a support group at that time. That support group follows them through their entire military career, particularly when they are in combat and after they are discharged. That way, you discover early on what problems are incurred and are able to intervene at that point, which is considerably cheaper than waiting until we see the results of post-traumatic stress disorder.

Senator HELLER. Thank you, Dr. Carson.

A statistic that is unfortunate in the State of Nevada is that 17 percent of Las Vegas area homeowners with mortgages are underwater. What would you and HUD do to help Nevada homeowners that owe more on their mortgage than what their home is worth?

Dr. CARSON. Well, as you know, we do have some programs targeted at such individuals if they qualify. But one of the things that I believe is essential is that we begin to—you know, like the RESPA program, giving people appropriate information before they actually get into mortgage trouble.

I believe that one of the things that we could do at HUD is have a teaching mechanism, and it can be done on several different levels—at a very elementary level, at a moderate, and a more sophisticated level—so that people do not wind up in those situations. But the ones who are there already, I think there is a possibility of working with members of the private sector, and I think it is an area that we have neglected quite substantially. There are faith groups and there are business groups who are very magnanimous and willing to help, and I am going to be working hard on developing those opportunities for them, because in many cases, the reason they have not gotten involved is because there is a lack of trust. And if we can create that trust, there is an enormous amount of goodwill. I do not think we have to continue to come to the Government for everything.

Senator HELLER. Dr. Carson, my time has run out, but thank you very much for your time.

Dr. CARSON. Thank you.

Senator HELLER. And, BJ, I look forward to seeing you at the next chili feed. Thank you, and congratulations.

Dr. CARSON. Thank you.

Chairman CRAPO. Senator Donnelly.

Senator DONNELLY. Thank you, Mr. Chairman, and congratulations on your chairmanship. I look forward to working with you.

Dr. Carson, congratulations on being here today.

Dr. CARSON. Thank you.

Senator DONNELLY. To your son, I would like to welcome you to a chili event in Indiana anytime.

[Laughter.]

Senator DONNELLY. We may have a little different recipe than Nevada, but I am sure you will enjoy it.

Dr. CARSON, I talked to you in my office about East Chicago.

Dr. CARSON. Yes.

Senator DONNELLY. Hard by the Chicago border, and we have a situation where a housing complex was built on top of an old lead company.

Dr. CARSON. Yes.

Senator DONNELLY. More than 300 families' lives have been up-ended and put at risk due to the presence of significant levels of lead and arsenic in the soil. HUD is a big part of the relocation effort, and you will be coming in, in the middle of this.

Dr. CARSON. Yes.

Senator DONNELLY. In effect, it is going to be handed off to you, and roughly half the residents are still onsite. Half the residents we have been able to move. We are pursuing emergency HUD funding for the safety and security and ultimately the demolition of the complex. Can I have your commitment that HUD will continue to be part of the leadership of this effort and to dedicate the resources necessary to get this right for the residents and for the local officials of our town?

Dr. CARSON. Absolutely. Whenever we are in a Superfund situation and lives are in danger and our children are in danger of being poisoned, I believe that becomes an emergency, and we will push very hard to complete that process.

Senator DONNELLY. We are really going to need you as a teammate on this, and all of the children there appreciate it, and the families do as well.

I wanted to ask you—when I was in the House, I served on the Veterans' Affairs Committee. I serve on the Armed Services Committee now. One of the biggest housing challenges we face is for our veterans, who many are homeless. One of my cities, Kokomo, build a 29-unit complex for homeless veterans, and the question among some was: Would there be enough to fill this? Because Kokomo is not the biggest town. It is an awesome town but not the biggest town. And on day one, what we found out was 29 was not enough.

Dr. CARSON. Right.

Senator DONNELLY. And it is that way across the country. And every night, there are veterans who are putting their heads down on concrete somewhere, and whether it is their economic situations or PTSD or some other challenge that they have, I would really like HUD to be part of the solution to this. The VA is deeply involved in this.

Dr. CARSON. Yes.

Senator DONNELLY. But with HUD, the first "H" is Housing, and we owe it to our men and women who have served this country to make sure they have a decent bed to sleep in at night. And if you would make sure that you have people dedicated to this proposition, it would go a long way toward meeting the commitments we have made and the promises we have made.

Dr. CARSON. Well, I am very proud of the VASH program. I believe that it needs more enhancement, and what you are saying reflects very well my sentiments.

Senator DONNELLY. Thank you.

Another challenge, you know, we have not only in Indiana but across this country is the opioid drug epidemic. I discussed with you the town of Austin, Indiana, where we wound up in a city of 4,200 where 197 contracted HIV, and they have been fighting back. And I am very proud of the people of that town. You will have the opportunity to assist individuals suffering from chronic illness through housing and combating homelessness. As we look at this, could you tell me a little bit—you know, you have a tremendous medical background as well—your understanding of the connection between housing and health outcomes and trying to leverage the agency to combat opioid abuse and some of these situations we see?

Dr. CARSON. Well, the nexus is great between health care and housing, and it is not just the contamination with lead and other agents, and it is not just the mold and things that cause chronic asthma, which is a huge medical cost for us across the country each year. But it is also the safety issue, the psychological well-being.

I was talking to a student in Baltimore who was sitting in her living room studying, and a bullet came through the window. It becomes very, very difficult to concentrate under those circumstances, and so, you know, we need to be looking at safety as a component of that as well.

So, again, some of the programs that we have—the Choice program, for instance, that tries to come in and ameliorate the environment, I think those are actually very, very important programs for the health of the individual.

Senator DONNELLY. Thank you, Doctor. My time is up. The last thing I will say is the Hardest Hit program has been very helpful to not only my State but many others, so please keep that in mind.

Dr. CARSON. Absolutely.

Senator DONNELLY. Thank you, Doctor.

Thank you, Mr. Chairman.

Chairman CRAPO. Thank you. Senator Scott.

Senator SCOTT. Thank you, Mr. Chairman, and congratulations to you on your new chairmanship.

Chairman CRAPO. Thank you.

Senator SCOTT. We all wish you much success. I would also ask for unanimous consent to add to the record from the South Carolina African American Chamber of Commerce a letter of support on behalf of Dr. Carson.

Chairman CRAPO. Without objection.

Senator SCOTT. Thank you very much.

Dr. Carson, and to your family, thank you all for being willing to serve. No question, if you are confirmed, your entire family will feel the impact of your service to this country. There is no doubt that if there is a person in this country that has really no reason to offer yourself to public service after all that you have already done, it would be you. You have done a fabulous job and have been a great example for many of us in many ways. Like Senator Menendez suggested, his background as well as my background and yours are very similar.

I reached a type of conclusion that you have, however, that there is so much potential inside the human heart and the human head

and brain that we ought to look for ways to expose that potential—

Dr. CARSON. Exactly.

Senator SCOTT. —and allow for people to experience their full potential. That is such an important part of the equation, and I believe like you believe, I think, that the greatest thing that we can do for folks is help them find the path to their own independence.

Dr. CARSON. Exactly.

Senator SCOTT. It is not to suggest that Government does not have a role. It is, however, to suggest that Government does not have the role in someone's life, and I think that your life demonstrates that as well as your answers to so many of the questions. I think it is been very important.

I also want to thank you for your desire to do a listening tour. We have had many issues around housing for many decades, frankly. When I was on the county level, as the chairman of a county council in South Carolina, we had housing concerns and issues, and listening to the very people who live in the housing is such an important part of the formula that we should produce that will benefit the American people and specifically the American people with-in public housing—

Dr. CARSON. Exactly.

Senator SCOTT. —so that willingness is important. I wish that the outgoing Administration had the same objective of listening, even to Senators would be kind of interesting. So I would encourage you to listen to the Senators and folks who appoint you to the position at HUD. Whether that is Democrats or Republicans, it is very important to remain responsive, and I will use one case in point. There was a housing tragedy in Florida where Marco Rubio and Senator Nelson spent an enormous amount of time uncovering the challenges and the lack of inspections in HUD housing. We invited HUD to participate in one of the hearings. No one showed up. A \$47 billion agency, thousands of employees here in Washington, DC, and we could not find anyone to listen, listen to the elected officials who had serious concerns about the living conditions of people in public housing. Not a single employee could find their way into the United States Chambers. I cannot imagine how that made them feel about their Government, about their opportunities for success, about their opportunities to find the next rung on the ladder. I expect that under your leadership the experience will be very different.

Dr. CARSON. Incredibly different than that.

Senator SCOTT. One of the things I found refreshing about your approach is, indeed, the notion of a fresh start in housing. As someone who holistically understands and appreciates the necessity of affordable, clean, stable housing as a part of that journey to the American dream, I would love to hear your thoughts on how you incorporate the holistic approach to the new opportunity that, if presented to you, you will do a fantastic job with.

Dr. CARSON. Well, thank you, Senator Scott, and also for the wonderful example that you are for millions of people.

The reason that I concentrate so much on the holistic approach is because when I look back historically at an agency like HUD—and there have been a lot of good programs, one program after an-

other, and they have been targeted at specific problems, and it is good. But the progress perhaps has not been as great as one would like to see. And one of the things that I discovered as a neurosurgeon is you are much more effective when you bring in a bigger-picture view of things. Do not just look at, you know, the tumor that somebody has in their brain, but, you know, look at the whole person, and how can you bring health to this entire individual, and how can you then put them into an environment where they can thrive. And that is the same principle that I am looking at here.

The programs that have been enacted in HUD over the years, you know, they are good programs, but in and of themselves, they are not bringing about the elevation of large numbers of people, and that is what we are really looking for. We do not want it to be a way of life. We want it to be a Band-Aid and a springboard to move forward. So that is why I place so much emphasis on education, and that is why I place so much emphasis on health care. You know, I am not just talking about lead abatement, but I am talking about perhaps putting clinics into neighborhoods so that people do not rely on the emergency room where it costs five times more and where you do not get the kind of follow-up that would prevent you from having Stage V renal disease. That is what I am talking about by a holistic approach. It saves us so much money if we begin to think that way.

Senator SCOTT. Fresh start. Thank you very much.

Dr. CARSON. Thank you.

Chairman CRAPO. Thank you. Senator Schatz.

Senator SCHATZ. Thank you, Mr. Chairman. Thank you for having me on the Committee, Ranking Member Brown as well.

Dr. Carson, thank you for our visit earlier this week.

Dr. CARSON. It was wonderful. Thank you.

Senator SCHATZ. It was a pleasure to get to know you. There has been a lot of talk about your political philosophy in the context of your previous years of a political campaign running for President, your personal views about poverty. I appreciate all that, and I appreciate that you seem to understand that you are possibly entering into a new role, and that is, it is different. And I can see the evolution even during this hearing.

But let me just talk about where the rubber hits the road when it comes to leading an agency, and that is in advocacy for the budget. In the end, in the Presidential budget process, in the appropriations process at this authorizing level, I need to know that you are going to advocate for the HUD budget, and for me, that is a threshold question that you are not going to—there are other nominees who I think some of us feel are going to lead an agency in order to undermine its mission. I do not hear that from you, but I would like to hear the words that you would like to advocate for the HUD budget.

Dr. CARSON. OK. Not only do I want to advocate for the HUD budget, but, you know, in the process of doing a listening tour and talking to the people who are there already, I want to put together a world-class plan on housing in this country, and then I want to come to you with that world-class plan. And I want to convince you all that this is what we need to do. I do not know what that num-

ber is going to be, quite frankly. It might be more; it might be less. But it will be what is required to accomplish what we need to do.

Senator SCHATZ. Thank you.

Following up on a couple of questions around rental assistance, you and I talked about the kind of perception among most people—and it is actually left, right, and center—that, in some instances, public housing can feel like a trap, and certainly, Members of this Committee and you yourself have transcended very difficult circumstances, and it was not Government that helped you to do that. I understand all that. But there is abundant evidence now that, specifically, when you think about assisting people in transcending their circumstances, when you need that hand-up rather than a handout, that it does start with housing. And that even though we have great difficulties in our public housing authorities, even though the Section 8 program is imperfect, there is now HUD data that demonstrates that families that get rental assistance do better than families that do not. And I am not talking about doing better during that period of time. I am talking about in terms of moving up the economic ladder, that actually, if you square away someone's housing situation, that is the best way to situate them so they can deal with their health, their education, and whatever family problems they may need to contend with.

Dr. CARSON. Yes.

Senator SCHATZ. I would like your thoughts in that area.

Dr. CARSON. Well, my thought is that, as I mentioned before, the things that we have been doing and the programs, they are life-saving. They are a safety net. Do I think we can do better? Absolutely. And do I think we should be spending a little more time and effort concentrating on developing the potential of our people? And the answer to that is yes, particularly in light of the fact that we have so many fewer people than some of our competitors, and it is going to be absolutely essential that we do that.

Senator SCHATZ. One final question. I used to run a social service agency in Honolulu, and one of the things that we came to understand before the vernacular was established was that especially somebody who has a co-occurring substance abuse problem or who is contending with mental health challenges or has employment issues, that they have no fighting chance to contend with any of those issues unless you deal with their housing.

For many not-for-profit organizations that provide services or even provide housing, in some instances it is actually a prerequisite to get sober, to get clean, to have all your behaviors squared away in order to receive the housing assistance.

Dr. CARSON. Right.

Senator SCHATZ. HUD and others have figured out that as attractive as that may be for the service provider and as sort of neat as that logic appears to be, the truth is it just does not work, and that is why Salt Lake City and many other States have adopted—and eventually, HUD adopted this idea of Housing First.

Dr. CARSON. Right.

Senator SCHATZ. I would like your thoughts on Housing First, and I would like your assurance that you are certainly going to look at everything with new eyes, but that you appreciate the basic



premise, which is that unless you put a roof over somebody's head, they are not going to be able to move up that economic ladder.

Dr. CARSON. Well, you know, the Housing First program is certainly one of the ones that I want to study and look at the data. You know, I know of one individual who was chronically homeless and having a very difficult time with substance abuse who through that program not only became employed, but was able to purchase their own home. So, you know, there are some tremendous success stories there, and again, these are our political capital. So those are programs that we will study carefully, see what we can derive from those and how we can take those lessons and multiply them across the Nation.

Senator SCHATZ. Thank you.

Chairman CRAPO. Thank you, Senator Schatz.

Senator Rounds is next, but without objection, I am going to allow Senator Corker, because he has got some multiple conflicts here, to take a few moments.

Senator CORKER. Very briefly.

Dr. CARSON. Thank you.

Senator CORKER. I want to thank you for coming by the office. I look forward to working with you—

Dr. CARSON. Thank you.

Senator CORKER. —as you ascend to this very important position. I would not be in the U.S. Senate had it not been for efforts as a young businessman leading a nonprofit to help people have decent, fit, and affordable housing. This is an outstanding Committee; we have outstanding leadership. You are going to enjoy working with everyone here, and I look forward to helping you in any way I can. Thank you.

Dr. CARSON. Thank you.

Senator CORKER. Thank you.

Chairman CRAPO. Thank you, Senator. Senator Rounds.

Senator ROUNDS. Thank you, Mr. Chairman.

You know, we only get 5 minutes in which we are supposed to supposedly interrogate you, and I can tell you that after our first meeting, I shared with a number of people how much I enjoyed just the discussion, your interest and your desire to actually be actively involved. And I got to thinking back that I think there was some concern that you are not a housing expert, and that you do not have a background in construction and so forth. And I got to thinking that it seems to me that probably running this department is not really brain surgery, and that if you can handle that, you most certainly have the capabilities to step in and to look at this with fresh eyes.

Dr. CARSON. Thank you.

Senator ROUNDS. One of the items that we talked about was Native American housing in South Dakota and in rural areas. I would just like—I am not sure that you even had a chance to look at any of the materials that we had shared with you, but there was a real strong concern on the part of Native Americans in the rural areas that the current formula in which funds are being distributed by HUD was not following that which had been recommended by some senior staff and, in fact, was following an old guideline.

Dr. CARSON. Yes.

Senator ROUNDS. I am not going to ask you to make commitments, but would you please look at and just agree that you will give it fair consideration that we find a fairer way to make sure that these folks that literally have homes that it is all they got.

Dr. CARSON. Yes.

Senator ROUNDS. And, in some cases, that might be a \$5,000-valued home. That there be a way that we get these folks the resources they need so they get a chance at housing as well.

Dr. CARSON. Well, thank you for advocating for them. I mean, this is a situation that has weighed heavily on my mind as I have learned more and more about it. You know, we have a \$650 million budget plus \$66 million, but the Native American, you know, Homeless—Housing Assistance Self-Determination Act has been sort of waiting to be re-upped for 6 years. So, you know, I am looking forward to the Senate going ahead and reauthorizing that act in the very near future, and the amount of red tape on the reservations, as you know, is astonishing.

I mean, on tribal lands, if you want to build a house, you have to get permission from HUD, permission from the Interior. If you want to put a driveway on it, you have to get permission from the Department of Transportation. I mean, this is craziness. So we need to bring back a little bit of common sense and have the people associated with those tribes involved in that decision making.

Senator ROUNDS. Do you believe that there is a possibility that we could coordinate efforts on VA housing as well on reservations? This is a case where last year, I found out that literally the Minneapolis region had led the Nation in the number of VA loans authorized in the entire Nation, and they had authorized five. This is a system which is broken.

Dr. CARSON. It is totally broken.

Senator ROUNDS. And yet VA has lots of different things they do. This is not part of HUD. Nonetheless, it seems to me there should be a coordinated effort to provide literally getting the results for people that live in poverty today, veterans who we should not be—they should not be looking for a handout. What we should be doing is providing them with a service, which they are entitled to. I would hope that perhaps with a fresh look there could be some coordinated efforts to provide that service.

Dr. CARSON. Well, thank you, sir. I think veterans can be a healing balm for all of us because we can all agree on that.

Senator ROUNDS. Also, in South Dakota, we are a small State. We receive funds annually for the Community Development Block Grants, CDBGs. They are often used in low- and moderate-income communities in order to invest in infrastructure developments that allow for less expensive housing to be developed. As a former Governor, I remember we looked forward to being able to utilize CDBGs. They were valuable. They really did extend the amount of money that we had available.

Can you give me your assessment on CDBGs and a commitment that CDBGs are critical and if any way that they could be expanded? And in terms of dollars going into very good projects—

Dr. CARSON. Right.

Senator ROUNDS. Just your basic thoughts on the CDBG program.

Dr. CARSON. Well, obviously, it is one of the major programs of the Community Planning and Development Division, very important, because it gives people a great deal of flexibility. I would be actually looking to increase the flexibility, but at the same time have a much better control of the finances.

One of the reasons that the finances have not been carefully controlled and why the Inspector General has been critical, I think, lies with the fact that our IT is so far behind. Our computer systems are dated, and it is much easier for people to, you know, do things under the table. That is one of the things that I would be looking to fix right away.

Senator ROUNDS. Very good. Thank you. I look forward to supporting your nomination, and thank you, Mr. Chairman.

Chairman CRAPO. Senator Van Hollen.

Senator VAN HOLLEN. Thank you, Mr. Chairman. Thank you for your welcoming remarks, you and the Ranking Member.

Dr. Carson, it is great to see you, and as somebody who represents the State of Maryland, I want to thank you—

Dr. CARSON. Absolutely.

Senator VAN HOLLEN. —for the good work you did as a neurosurgeon at Johns Hopkins and the good work you have done in East Baltimore.

Dr. CARSON. Thank you.

Senator VAN HOLLEN. And you certainly know the city of Baltimore, and when you and I met yesterday, I mentioned that after the Freddie Gray tragedy in Baltimore City, President Obama established a White House task force to help Baltimore City by trying to break down some of the silos among different Federal agencies. And I asked you then whether you would urge the incoming President to continue that White House task force. You indicated yes.

Dr. CARSON. Yes.

Senator VAN HOLLEN. I just want to make sure that we are on the same page.

Dr. CARSON. I am very much on that page of integrating the silos and taking holistic views of virtually everything. The synergy that we derive from that will be great.

Senator VAN HOLLEN. And continuing this White House task force, I hope we can work together to continue that going forward.

Dr. CARSON. The more we work, the better—together, the better.

Senator VAN HOLLEN. And Freddie Gray actually brings up the issue that there has been some discussion about of lead paint poisoning because there was significant evidence that he had been a victim of lead paint poisoning. So I am encouraged by your remarks.

I would only say that there has been a lot of talk, and you made remarks about regulations hindering progress in certain ways. I can tell you in the State of Maryland we had a lot of absentee landlords who were fighting our efforts to put in place regulations to stop lead paint poisoning. So I assume that those kind of regulations are good regulations. Do you agree with that?

Dr. CARSON. Absolutely.

Senator VAN HOLLEN. All right.

Dr. CARSON. I am just a little weary of overregulating, as were the Founders of this country.

Senator VAN HOLLEN. And I think we all are. If there is a regulation that is not serving its purpose, we should be getting rid of it.

Dr. CARSON. Right.

Senator VAN HOLLEN. If there is a regulation that is needed to protect the public good—

Dr. CARSON. Absolutely.

Senator VAN HOLLEN. —we should probably put it in place. And I do—my colleagues have asked you about some of your previous comments as they relate to this new job, and I just wanted to do the same thing on some—

Dr. CARSON. Sure.

Senator VAN HOLLEN. —because there is this ongoing conversation about Federal Government programs not creating the opportunity but creating dependency. We all want to use these programs to create opportunity so people can lift themselves up and become self-sufficient. That is a shared goal. And during the campaign, you did make some disparaging comments about housing subsidies specifically, along with a litany of other things saying, you know, “There are people who say I am compassionate, they pat people on their head and say, ‘There you are, poor little thing. I am going to take care of your needs.’” And you mentioned housing subsidies as one of those.

As I understand your testimony today, you see an important positive role for housing subsidies as part of an effort to help families get on their feet—

Dr. CARSON. Yes.

Senator VAN HOLLEN. —as a safety net and move on. Is that right?

Dr. CARSON. That is correct.

Senator VAN HOLLEN. OK. I also agree with you—and we had this conversation in my office—about the fact—and you said it this morning—that just having a roof over your head does not necessarily solve someone’s problems. You want to expand educational opportunities, and I could not agree with you more. Greater synergy there would be important.

I do want to also note, though, that many of those housing subsidies go to families who do not have children. In fact, if you look at the rental assistance figures, more than 4.5 million low-income households receive them, half of which are headed by seniors or persons with disabilities.

Dr. CARSON. Right.

Senator VAN HOLLEN. And for those individuals, the wraparound help the need to be self-sufficient relates many times to health care.

Now, during the campaign, the incoming President tweeted, “Ben Carson wants to abolish Medicare. I want to save it and Social Security.” That was October 25, 2015, 5:20 p.m. You have also—you have indicated you want to get rid of Medicaid, which is an important health safety net for so many people. So given your earlier comments about the importance of wraparound supports, the roof not being enough by itself, and the fact that so many millions of people who receive rental subsidies are seniors or people with disabilities, are you going to advocate within the Government abolishing Medicare and Medicaid?

Dr. CARSON. No. You have to go back and understand the context of replacing that with something else. Obviously, if you are not going to replace it, you are not going to get rid of major safety nets.

Senator VAN HOLLEN. Right. If I recall, you were going to replace both of those programs with health savings accounts. I just want to say, Dr. Carson, I am quoting the incoming President with respect to your position.

Dr. CARSON. Yeah, but he was incoming President who was running against me. Remember that.

Senator VAN HOLLEN. I understand. I just want the record to show, Doctor, that you said he distorted your position, not me. All right?

[Laughter.]

Senator VAN HOLLEN. Thank you.

Dr. CARSON. OK.

Chairman CRAPO. Senator Tillis.

Senator TILLIS. Thank you, Mr. Chair, and thanks to you and the Ranking Member. I am looking forward to serving on this Committee.

Dr. Carson, welcome to your sons, their beautiful families, and especially to your wife.

Gosh, I do not know where to start, but I do want to thank you for the amount of time that you spent in my office. I thought it was interesting that at least one person spent close to 4 minutes and 30 seconds talking to you about the hypothetical of the incoming Administration potentially benefiting their business or the family members. That seems absurd to me, but do you know what I like most about the answer to your question? You would not get pinned down to a yes-or-no answer. You said what matters most is the benefit to the people that we are trying to serve. That, my friend, tells me that you are a very honest person. You could have been attacked for that. I do not know if it was just nuanced and the person who asked you that question did not understand what you said or if they just decided that was too—well, too principled an answer to take you on, so thank you for that answer.

Dr. CARSON. Thank you.

Senator TILLIS. And keep those principles in place.

Now, as a practical matter, before the fake news cycles start, I doubt seriously that scenario will ever come up, and I am kind of tired of the hypotheticals. I want to get to the specific.

Dr. CARSON. Thank you.

Senator TILLIS. I was Speaker of the House in North Carolina, and I was criticized for the means but not the ends for a number of things that you are going to have to do, too. I will give you an example of a State-administered Government assistance program. It is called Unemployment Reform. I am the only Speaker of the House in the Nation that ratified a bill that did not extend long-term unemployment benefits. At the time, we were fourth highest unemployment in the Nation. Over five quarters, we dropped from 10.4 percent to 6.4 percent, to the national average, while all the other States that did not take that action remained the same place. What is the best possible thing we can do for somebody who is on Government assistance?

Dr. CARSON. Get them off of it.

Senator TILLIS. Get them a job.

Dr. CARSON. Absolutely.

Senator TILLIS. So what we are here to talk about is not the ends. I think we all agree we want people to have housing. We want every child that grows up to be able to realize the American dream. This has to do with the means, and in my opinion, the means over the past couple of decades have failed. It is been a bipartisan failure—more recently with Democratic leadership, but before that, Republican leadership.

Now, when you go into Housing and Urban Development, can I get your commitment that you are going to look at every program and determine which ones are actually providing the benefit to that next Ben Carson who may come up with his mom and be a neurosurgeon and eliminate every single obstacle in the way?

Dr. CARSON. You can absolutely get my guarantee on that.

Senator TILLIS. Do you think there are any sacred cows in HUD that stand in the way of that outcome?

Dr. CARSON. I have been studying it carefully, and I have not seen one yet.

Senator TILLIS. Do you think that, to a certain extent, over the years we have gone from providing housing to providing warehousing for an unacceptable number of people who are supported through the Federal Government?

Dr. CARSON. Well, the key to your question there was the word “unacceptable,” and yes, absolutely.

Senator TILLIS. And do you believe that HUD and the other agencies have crept their scope over time, and that you could be someone who may actually say that HUD needs to be smaller or some other organization needs to be smaller, so that the people best positioned to provide the safety net, the agency best positioned to provide the safety net can do it, and you can complement on some points and take the lead in others?

Dr. CARSON. I believe we need to be much more efficient, and that efficiency involves being able to work together and stop duplicating services, and that is why I am very interested in working across the silos.

Senator TILLIS. Do you believe that things that we can do to improve education outcomes to potentially—and in my case, hopefully—move forward with criminal justice reform, getting non-violent offenders into rehabilitated settings and reducing recidivism will make your job easier?

Dr. CARSON. It would make all of our jobs easier. Absolutely.

Senator TILLIS. Do you believe that the role that social services outside of education that serve communities, at-risk communities—do you think that we should have all agencies create these duplicative operations? Or if I have got an at-risk school system, do I think the Department of—do you think the Department of Education should grow to serve that need, or that we need to do a better job of using the various agencies whose primary goal is to serve that segment of the community?

Dr. CARSON. Definitely, we need to do a much better job.

Senator TILLIS. So will you commit to me if you identify anything that seems duplicative to any other agency that you will come be-

fore this Committee and say, “We want to move it, have someone else on it, and have them be accountable for the results”?

Dr. CARSON. I am very much looking forward to working with this Committee to do that. Absolutely.

Senator TILLIS. I appreciate your forthrightness. I think you have done a great job in this Committee and a great job——

Dr. CARSON. Thank you.

Senator TILLIS. ——in your career. I look forward to supporting your nomination.

Dr. CARSON. Thank you, sir.

Chairman CRAPO. Thank you. Senator Cortez Masto.

Senator CORTEZ MASTO. Thank you, Mr. Chair and Ranking Member. As a new Member of the Committee, I look forward to working with all of you and——

Chairman CRAPO. Welcome.

Senator CORTEZ MASTO. Thank you very much. And, Dr. Carson, welcome.

Dr. CARSON. Thank you.

Senator CORTEZ MASTO. And congratulations on your nomination, and welcome to your wonderful family sitting here with you.

So there have been a lot of questions. With your indulgence, I am just going to get right to them because I know it is getting a long day for you, and morning, and just my colleagues have asked a number of questions, and I would like to just kind of reaffirm some of them.

In your role as the leader of HUD, will you promise to protect the LGBTQ community from discrimination?

Dr. CARSON. Absolutely.

Senator CORTEZ MASTO. And as we know, there is a long and well-documented history of patterns and policies of segregation of minorities in our neighborhoods. Would you continue to aggressively enforce the FHA, which is dedicated to ensuring access to our country’s housing is free of discrimination, including expeditiously and thoroughly investigating race and national origin complaints, ensuring fair mortgage lending for homeowners, and carrying out strategies to end homelessness?

Dr. CARSON. I think the Fair Housing Amendment in 1968 was one of the best pieces of legislation we have had. It was modified in 1988. LBJ said no one could possibly question this. I agree with him.

Senator CORTEZ MASTO. Good, so you would continue to enforce it aggressively?

Dr. CARSON. Absolutely.

Senator CORTEZ MASTO. Including the new HUD rule that requires local communities to assess their own patterns of racial and income segregation and make genuine plans to address them?

Dr. CARSON. I will be working with the local HUD officials and the communities to make sure that fairness is carried out.

Senator CORTEZ MASTO. OK. I appreciate you taking the time to come to my office and sit with me, and in that meeting, you made a number of statements, like you have this morning, on your vision for HUD and how the Department would or would not intervene in individuals’ lives.

Specifically, you said that we do not want, year after year, people vegetating in public housing, and these comments were a little concerning to me and for this reason: In Nevada, the fair market rent for a two-bedroom apartment is around \$950 per month. In order to afford this level of rent and utilities, a household has to earn \$38,000 annually.

In Nevada, a minimum wage worker earns an hourly wage of \$7.25, or \$8.25, if their insurance is not being paid for, which is about \$15,000 annually. In order to just cover that two-bedroom rent apartment, that individual making minimum wage would have to work 88 hours per week which, as you can see, does not leave much time for not only funding for education or much other opportunities to further themselves, other than just putting a roof over their head—

Dr. CARSON. Right.

Senator CORTEZ MASTO. —for them and their families. That does not sound like to me somebody who is vegetating in public housing.

You also mentioned to one of my colleagues that you believe that additional housing funding, rental assistance, is essential, but when we talked, you said there were limits. Do you believe that low-income Americans should have a limit to public assistance? And can you further define that for me?

Dr. CARSON. Well, what I am saying is that we have to be cognizant of our fiscal responsibilities as well as our social responsibilities. Would we love to put every single person in a beautiful unit forever? Absolutely. That would be ideal, but we do not necessarily have the necessary funding.

But the other thing that I emphasize is that safety net programs are important. I would never, you know, advocate abolishing them without having an alternative route for people to follow.

Senator CORTEZ MASTO. So how would you help somebody find that alternative if all they are doing is working and coming home and working and that is all they can afford? How would you help them, other than giving them a time limit in that public housing and then they have to leave?

Dr. CARSON. Well, there is a much bigger-picture issue here, and that is, fixing our economy and working very hard to create the right kind of atmosphere. When that happens, people have a lot more options in terms of their jobs, and people have to raise their salaries.

Senator CORTEZ MASTO. OK. And then Nevada was hardest hit. We were Ground Zero for the foreclosure crisis. As the Attorney General of the State, one of my biggest partners was your agency. Aggressively, we worked together to bring relief to homeowners there, including what you talked about, financial relief but also financial literacy and education.

Dr. CARSON. Right.

Senator CORTEZ MASTO. Through that, I created the Home Again program—and it still is in existence in the State of Nevada—to provide financial literacy and help to homeowners for the first-time home buyers, for individuals who want to get back into their homes. Is that a program that you see that you can continue to support and would look to help support in the State of Nevada?



Dr. CARSON. I will certainly study that program carefully and work with you to make sure that the goals of that program are carried forward.

Senator CORTEZ MASTO. Thank you. I appreciate your questions today—or excuse me—the answers to your questions today. Thank you very much.

Dr. CARSON. Thank you.

Chairman CRAPO. Thank you. Senator Kennedy.

Senator KENNEDY. Thank you, Mr. Chairman.

Dr. Carson, when you were performing neurosurgery at Johns Hopkins Hospital, were you concerned primarily with how much the operation cost and how much money you were generating for the hospital? Or were you primarily concerned with fixing your patient's problem?

Dr. CARSON. Primarily concerned with fixing the problem, absolutely.

Senator KENNEDY. I want you to understand my agenda. I am not interested in taking away affordable housing from people in need. I am interested in seeing fewer people need affordable housing. How are you going to do that?

Dr. CARSON. Again, it goes back to the conversation we were just having. We have got to give people a springboard to get out of a situation of stagnation and develop their God-given talents. We have got to create an environment, which we can do, you know, through tax reform, through regulatory reform, through trade reform, through a number of things that creates an environment, and then we can also—you know, the people who, for instance, are stuck in those situations, there is absolutely no reason that we cannot require some training, some education, some skills, which then allow them to be much more independent and move up. So that is really what I am talking about, just not sort of leaving the system as it is and just continuing to feed the system, but really trying to develop our people.

And it goes back to what I was talking about before. If we are going to compete in the future with nations that have three and four times as many people as we do, we have got to develop our people. We have got to get the bang for the buck.

Senator KENNEDY. I want to talk to you about the Community Development Block Grant program. As we talked about in my office, Louisiana had massive flooding last year. In March, the northern part of our State received about 25 inches of rain in 3 days. That is more rain than the city of Los Angeles got in 3 years. And then in August, South Louisiana flooded. We got about 27 inches of rain in 3 days. Most of the people who flooded did not live in a floodplain. They did not need health—or flood insurance. And the truth is if you get 27 inches of rain or 25 inches in 3 days, you can live on Mount Everest and you are going to flood. So we had a lot of people hurt badly.

The American taxpayer has been very generous through the Members of Congress. Congress has appropriated about \$1.6 billion to our people. It is going to come in the form of Community Development Block Grants.

Dr. CARSON. Right.

Senator KENNEDY. Now, there is some confusion. Our Governor has a plan to spend part of that money. He does not have a plan to spend the other part. He has blamed HUD. I have spoken off the record with some of the HUD officials. They say it is the State's problem. Frankly, I do not care whose fault it is. Congress has acted. The American taxpayer has been extraordinarily generous. I just want to figure out how to get that \$1.6 billion to folks so they can start rebuilding their lives.

Would you commit to me that, as Secretary of HUD—and I believe you will be Secretary of HUD—that you will ask your folks not to break any rules and not to break any laws, but to demonstrate some of that flexibility you were talking about?

Dr. CARSON. Yes.

Senator KENNEDY. To keep their eye on the ball. Let us try to get the money into the hands of the folks for whom it was appropriated as opposed to discussing how many lawyers can dance on the head of a pin.

Dr. CARSON. Well, thank you, Senator, and I enjoyed our conversation previously. You are singing my song here. You know, I have been talking to mayors across this country and housing authorities, and they all say what you just said. They appreciate the grant money, but they have to jump through too many hoops, and there is too much red tape. And I look forward to working not only with the people at HUD, but with the recipients of the grants, so we can figure out how to streamline this procedure. And by utilizing the IT technology to, you know, eliminate a lot of waste and fraud, I think we can—we can really get a lot of bang for our buck here.

Senator KENNEDY. OK. Thank you. Thank you, Doctor.

Dr. CARSON. Thank you, sir.

Senator KENNEDY. You will be a great HUD Secretary.

Dr. CARSON. Thank you.

Chairman CRAPO. Thank you very much. Senator Tester.

Senator TESTER. Thank you, Mr. Chairman, and as others have said before, I look forward to your leadership on this Committee, and I appreciate you being in this position. You have been there before and done a fine job, and I have no doubt you will do a fine job moving into the future.

Dr. Carson, thanks for putting yourself up for this, and as others have said, thank you to your family—

Dr. CARSON. Thank you.

Senator TESTER. —for their support of you in this position.

Others have talked about the similarities of how you have grown up with them. You have not grown up with the same similarities that I have. I have grown up in the West, and I can tell you that I would not be in the position I am in without the Homestead Act, without the measures that President Roosevelt took in the Dirty '30s. We would have been off the farm and gone from Montana. And even today—and I am not particularly proud of this, but even today, agriculture still gets significant subsidies to keep themselves going. So I think we both agree that Government plays an important role in whatever we do, and housing is no exception.

I can also tell you that, from a regulatory standpoint, we do not enforce things like the Packers and Stockyard Act, and that is one

of the reasons we still have ag subsidies. So there is room for regulation in this.

I want to touch on one thing that was said, and it deals with this, and you have no control over this, but why the blind trust is so important is because we elect people to offices like U.S. Senators and President of United States not for personal gain but for the betterment of the country.

Dr. CARSON. Sure.

Senator TESTER. And I can tell you, you are not going to be able to tell what happens if that is not put into a true blind trust, just like Jay Rockefeller did when he was in the U.S. Senate. We are not asking him to do anything different than what has been done before.

One of the problems with coming late to a Committee hearing is everything has been said, but not everybody has said it, so I am going to say it. Affordable housing is—and, by the way, thanks for coming to my office. Affordable housing—

Dr. CARSON. I enjoyed it, particularly seeing that buffalo.

Senator TESTER. You are darn right.

[Laughter.]

Senator TESTER. You come out; we will show you some that are walking around.

The affordable housing is critically important, and I can give you plenty of examples—talk about a holistic view, which I agree with—plenty of examples where there is not affordable housing. There is not the economic opportunity. There is not the opportunity to create jobs. There is not an opportunity to move the economy forward.

I was just in Havre, Montana, 8,000, 10,000 people, visiting with business leaders. They cannot get new businesses to come in because they do not have a workforce that can be housed. So we are not talking just about poor.

Dr. CARSON. Sure.

Senator TESTER. We are talking about everybody if we are going to increase the middle class. You are going to be a big part of that.

Another thing is the 30-year note. Pretty special to the United States. I mean, it really is.

Dr. CARSON. Absolutely.

Senator TESTER. But it has allowed tons—millions of people to get into housing that would not otherwise be there.

So my question to you is: Do you believe it is possible to have a 30-year mortgage without a Government guarantee?

Dr. CARSON. Yes, I think it is possible.

Senator TESTER. How are you going to do it?

Dr. CARSON. The private sector. We have to—but you cannot do it overnight. It has to be a gradual change, and that is something that I would want to work with this Committee on because I think we cannot do it in a haphazard way, and we cannot do it in an ideological way. We have to make sure that we preserve the dream for the American people. That is the key.

Senator TESTER. I would love to work with you on it. I think that if you take a look at how long 30 years is, 30 years is quite a while, and I think a lot can change in 30 years. And I think, truthfully,

I do not see how it can happen. I know Canada does not have it, and I do not want to be like Canada.

Dr. CARSON. No. I mean, they are OK. They are good people.

Senator TESTER. Yeah, they are good people. They are. I can almost see Canada from my doorstep, so they are good people. But I can tell you——

[Laughter.]

Senator TESTER. I can tell you that it is going to be difficult, but I am willing to listen to ideas and try to move forward.

We talked about reducing red tape. There is an outfit called the Interagency Council on Homelessness, which works for ways to address homelessness in different geographies. One size does not fit all.

Dr. CARSON. Right.

Senator TESTER. Will you commit to working with those folks to make sure that that can happen?

Dr. CARSON. That is very important. You know, I have been that close to being homeless myself, so I can really understand that.

Senator TESTER. Super. Not a lot of folks have talked about Indian country. My friend Senator Heitkamp may when I get done, but housing is a huge problem, and it is one of the reasons that we hope you come to North Dakota and Montana when you do your listening session to look at some of the large land-based tribes and the challenges that they have.

But one of the biggest sources for Federal funding in Indian housing is block grants, and do you have any ideas on how HUD can really focus on Indian country? Because you are right, there is a lot of regulation. But there is also just unbelievable—you have come from it; you have seen it—poverty.

Dr. CARSON. Yes.

Senator TESTER. If you want to talk about at-risk kids, they are all Native Americans——

Dr. CARSON. Right.

Senator TESTER. ——in the State of Montana for the most part. So do you have any ideas on how we can improve housing? Because it is a critically important piece of that holistic puzzle you talk about.

Dr. CARSON. Right. Well, again, going back to the holistic model, you know, it is not just a matter of putting people in houses. Understanding what is going on, on those tribal lands. Why is there such a drug problem, for instance? What is facilitating that? Can we start further down the road and see if there is a way that we can stop some of the drug trafficking and then at the same time, simultaneously, work on the housing?

As I mentioned before, getting rid of the regulatory burden for creating housing on the reservations, I mean, it is absolutely absurd. And working, I think, with some of the tribal leaders themselves, rather than imposing things upon them, I think all of those things will have an ameliorating effect.

Senator TESTER. Thank you for your service, Dr. Carson.

Dr. CARSON. Thank you, sir.

Chairman CRAPO. Thank you. Senator Perdue.

Senator PERDUE. Dr. Carson, thank you for your lifetime of service and your willingness to serve again. Please do not take any disrespect from my absence here in the better part of this meeting.

Dr. CARSON. I understand.

Senator PERDUE. I have an Armed Service Committee going at the same time with General Mattis.

It strikes me—I am incredibly impressed with the nominations of this President-elect, and you are not the least of those by any means. I have always admired your heart for humanity, and in our meeting earlier this week, I could see that.

One of my first jobs, Doctor, was in the Head Start program, and I learned early when I put people around me to judge their hearts, and I think President-elect Trump did a great job in your nomination for this.

Dr. CARSON. Thank you.

Senator PERDUE. I have—I am amazed with your quotes here: “We do not need to help people achieve a position where we feel good about. Rather, we need to put people in a situation that they feel good about.” Would you elaborate on that, please?

Dr. CARSON. Yeah. Well, you know, in many cases, you know, over the years, bureaucrats, politicians—no offense—have just, you know, done things that make themselves feel good and pat themselves on the back, and “We took care of this problem,” when, in fact, you go and you look at the people, and, you know, they are living in squalor, in dilapidated places, and there is danger. And you go outside, you are worried about whether your kid is going to come back safe. So, you know, we need to be looking at the end product rather than, you know, the beginning of the process. That is what I am talking about.

Senator PERDUE. You had mentioned public-private partnerships. In USAID—I served on the Foreign Relations Committee—one of the great successes is Power Africa, where we put \$8 billion up of U.S. taxpayer money and we attracted over \$40 billion of private money to power a significant portion of Africa over the next decade. Talk to us a little bit about your vision about how you can get the private sector involved with Government to help heal our cities and develop.

You had mentioned the other thing to Housing and Urban Development. In our private conversation, you spent more time talking with me about development, and I would like you to elaborate on that as it relates to the private investment.

Dr. CARSON. Sure. Well, you know, we have got a lot of very talented people in this country in the private sector, and, you know, the low-income housing tax credit is an excellent example. It is seen over by the congressional Finance Committee. But, you know, that has allowed an enormous number of places to be renovated, and there is plenty more where that comes from.

In Detroit, I was talking to a private developer recently about some of the work they were doing with blight, and it was costing \$16,500 per building. They came in and, working with a recycling organization, were able to take the buildings down for \$5,500. That was a way of using the private sector in a very positive way to clear large amounts of the city. Those are the kinds of things that we need to look for.

There is a lot of money in the private sector. There is a lot of goodwill in the private sector, and I want to work on those programs, and I want to study those programs that are working so that we can multiply them across the country.

Senator PERDUE. Well, thank you again for your answers. Mr. Chairman, thank you. And God bless you for your willingness to do this. Thank you.

Dr. CARSON. Thank you.

Chairman CRAPO. Senator Heitkamp.

Senator HEITKAMP. Mr. Chairman, welcome to that chair. We look forward to working with you. You have a brave new crowd. Two little kids' chairs. I used to sit over in that one, so welcome to the new Members.

Chairman CRAPO. I sat in that one over there.

[Laughter.]

Senator HEITKAMP. It is the little kid's chair. Sorry.

Dr. Carson, you know, there are a lot of people who kind of scratched their head when you were nominated thinking, "What does he know about housing? And how is he going to manage this agency?" And I have thought a lot about that, and you and I have had a great conversation, and thanks for coming. But we are not in the housing business. We are really in the people business as we look at this agency.

And I grew up completely different than you. I grew up in a town of 90 people. My dad basically was a seasonal construction worker. My mom was a school cook. And like you, I was blessed with parents who really believed in me. Unfortunately, in America, there are so many children who do not have our blessing, and those children have suffered traumatic events in their life. It has limited their ability to grow emotionally. It has limited their resiliency. It is created problems for them that they carry with them the rest of their life.

And I thought about you as a neurosurgeon. I thought of you as a man who understands brain function, and I thought, you know, you just might be the right guy if you focus on why people are in poverty, not judging people who are in poverty—

Dr. CARSON. Right.

Senator HEITKAMP. —but doing it in a way that we have not thought about before, that we have not even considered before. And so I would really challenge you to take your enthusiasm for change, which we all agree that we are an exceptional country that should provide opportunity, should provide that ability that you and I both have had—

Dr. CARSON. Yes.

Senator HEITKAMP. —to come out of poverty, but we absolutely need to understand why people are in poverty—

Dr. CARSON. Yes.

Senator HEITKAMP. —without judgment, and that is a critical piece for me. You and I have had a great chance to talk about—

Dr. CARSON. Yes.

Senator HEITKAMP. —Native American issues. We had a great chance to talk about rural housing shortage, both of which Senator Tester raised.

I want to just hit two issues. One is transitional housing, and the other one is runaway and homeless youth. And they are on the other end of the spectrum of what I am talking about in terms of early intervention, but they are critical services for what we hope to do as a country when we look at judicial reform, when we look at the opportunity to change.

Dr. CARSON. Yes.

Senator HEITKAMP. Transitional housing is something that I believe is essential to reentry for so many of the people whose human capital we are wasting every day, and I want a commitment from you that you will make transitional housing, as we look at judicial reform, a major priority in terms of housing and in terms of helping in that cycle.

Dr. CARSON. Well, I think it is very important. As you know, we have the HEARTH program, the Homeless Emergency—

Senator HEITKAMP. But I am not really talking about that. I am talking about long-term, you know, transition so that when people are taken out of situations, whether it is disability, whether it is a homeless vet, they are provided wraparound services in a location where they feel and are nurtured and have the ability to transition. So we think, OK, you get 30 days and you are out. I mean, we have an opioid crisis in this country. We have a homeless crisis in this country. We have a trauma crisis in this country. It cannot be dealt with without dealing with transitioning people out of those situations.

Dr. CARSON. Sure. Well, you relayed a very poignant story during our conversation, which stuck with me, which I have used to others. It is obviously very important, and I very much look forward to working with you. It is an important issue.

Senator HEITKAMP. I want to talk about another issue that we deal with a lot, and that is human trafficking, youth trafficking, the abuse of children. A lot of people think—I like to say it is like when they talk about human trafficking or child sex trafficking, they sometimes kind of see this Laura Ingalls Wilder bounding through the prairie, and some dark cloud comes and swoops her up, and now she is in this horrible life. And I am not saying that does not happen, but I will tell you who these children are. These children have been thrown away, they have been given away, and they are abused every day. And if we do not get them off the street, if we do not do everything that we can to protect them at that point when they are leaving their family, they will be the most serious victims of crime in this country.

And so we need to reauthorize the Homeless and Runaway Youth program. We need to do everything that we can to provide that environment, that shelter environment that prevents these children from becoming victims of the most heinous and horrific crime that is committed in this country.

Dr. CARSON. Senator, you do not have to convince me about—

Senator HEITKAMP. Yep.

[Laughter.]

Senator HEITKAMP. You know, I got to get it in, though.

[Laughter.]

Senator HEITKAMP. Lay down the marker. And so I look forward to working with you, and I really look forward to you examining

the work that we have been doing on trauma and really seeing that as an entry-level opportunity for change in the early stages, especially in the programs that you run, because housing is foundational. It is foundational to family growth. It is foundational to raising healthy Americans.

Dr. CARSON. Thank you. This is going to be a great Committee to work with.

Senator HEITKAMP. We are a really great Committee. You are right.

[Laughter.]

Chairman CRAPO. We are. That is stipulated.

[Laughter.]

Chairman CRAPO. Senator Cotton.

Senator COTTON. Thank you. Mr. Chairman, Senator Brown, Dr. Carson, I want to apologize for my delayed arrival. We have had the nominations for General Mattis in Armed Services Committee and Congressman Pompeo in the Intelligence Committee, just two other nominees like yourself that reflect very well on Donald Trump's Cabinet and his judgment in assembling that Cabinet. And I look forward to supporting both of them as well as your nomination, Dr. Carson.

Dr. CARSON. Thank you.

Senator COTTON. We spoke in our private meeting about a topic you have already discussed with Senator Heller and Senator Donnelly that is close to my heart, and that is the problem of homeless veterans.

Dr. CARSON. Right.

Senator COTTON. I think there are something like 40,000 homeless veterans in America today. In Arkansas, we have several hundred of those veterans. I think it is an appalling failure of our Government and our society that we have veterans who are willing to risk their lives for our country, and they currently live in worse conditions than they did in the deserts of Iraq or the mountains of Afghanistan.

I just wanted to give you an opportunity to lay in a little bit about how you think about this problem and what we can do better to solve this very disturbing problem of homelessness among our veteran population.

Dr. CARSON. Well, thank you, and thank you for your service in the military to our country.

You know, back in World War II, one of the things that helped us to get where we needed to get in the civil rights movement was the service of black Americans in the military, and when people began to see how they were willing to sacrifice everything but would come home to our own country and be ill-treated, it sparked something in the American psyche. And I am hopeful that at this stage of the game, the fact that we have homeless veterans and veterans who are not receiving appropriate medical care will have the same effect. It seems almost immoral that we could have a group of people who have sacrificed so much and then basically just kicked them in the pants. That certainly will not be the case with HUD.

Senator COTTON. Well, thank you very much, and I look forward to working with you on this question, as I know so many Members



of this Committee do and the Congress does, and I know that you will be working closely with Mr. Shulkin——

Dr. CARSON. Yes.

Senator COTTON. ——in his confirmation as the Secretary of the VA. I just want to say thank you once again for your willingness to answer the call of service. I know sometimes leaving private life can be a challenge for individuals——

Dr. CARSON. Yes.

Senator COTTON. ——but I am very glad that the President-elect has selected you to be our Secretary of Housing and Urban Development, and I look forward to working together with you and seeing you from time to time in front of this Committee.

Dr. CARSON. Yes. Thank you, Senator.

Senator COTTON. Thank you, Dr. Carson.

Chairman CRAPO. Thank you, Senator.

We have one Senator who may show up for his first round of questions, but at this point, there are no Senators in the room who have not already had one round. I know there is some interest in a second round, and so could I get, just by a show of hands, who is interested in a second round? So we have two or three. At this point——

Dr. CARSON. Do I get to vote?

[Laughter.]

Chairman CRAPO. Actually, we should ask you if you need a break. So you want to finish this.

Let us go ahead and start the second round then, and I will probably at some point jump in with some questions, but I will go to you first, Senator Brown.

Senator BROWN. Sure. Thank you, Mr. Chairman. And thank you for sitting here and your patience. I noticed you were not drinking that much water so you do not have to get up like Senator Crapo, like the Chairman and I did.

Dr. CARSON. I am thinking about that.

Senator BROWN. I know exactly your age.

Chairman CRAPO. You let us know.

Senator BROWN. I know exactly your age.

[Laughter.]

Senator BROWN. A little more specific on the issue that Senator Warren raised. Yesterday, the President-elect announced his intention to hang on to his investments, not put them into a blind trust. I appreciated, too, Senator Tester's very specific admonition about that. This creates particular problems for HUD since he has invested—we do not know his tax returns, so there may be others. We know he has invested in at least one subsidized housing project, Starrett City. I wondered if you are aware of his stake there and if you discussed Starrett City with the President-elect.

Dr. CARSON. I have not discussed it with him. I do know about it.

Senator BROWN. OK. I do not see how HUD can avoid the appearance of a conflict should any issue arise on this property, do you?

Dr. CARSON. Well, what I would hope would happen with this Committee is that we could come up with a suggestion that might be acceptable to all sides.

Senator BROWN. Let me start with one. Would you commit to report back to the Committee on any issue that should arise on a property, Starrett or otherwise—again, we do not necessarily know if there are others. Would you commit to report back on any issue that should arise on a property owned by Mr. Trump or his family in any contact you or any subordinates receive from the Trump organization or the White House or any other source, other than the normal back and forth between a project and its oversight officials? Would you commit to reporting to this Committee anytime that arises?

Dr. CARSON. I would be more than delighted to discuss those issues.

Senator BROWN. Well, will you then—thank you. Will you set up a process to identify those conflicts?

Dr. CARSON. I will work with you to set that up.

Senator BROWN. OK, good. Thank you for that commitment.

One other question and response. Then I will not take my whole 5 minutes, Mr. Chairman. I appreciated your comments in your testimony about the interaction between housing and health care. When Matthew Desmond signed his book to me—and I bought it. I want you to know that. He wrote on his book “Evicted”, “Home equals life,” and that in a nutshell says what you are saying between the connection between housing, health care, and so much else.

Dr. CARSON. Right.

Senator BROWN. As I think Senator Van Hollen said, if you do not have a home, so many other things go wrong, obviously. So even if you are widely successful in promoting healthier housing, will it be any more than a drop in the bucket compared to the loss of health insurance for as many as 30 million Americans, including nearly a million in my State? Governor Kasich, a Republican, has admonished Republicans here, “Do not repeal the Affordable Care Act unless you replace it immediately because what do I do with 700,000 people that have Medicaid now in Ohio.” His words.

So my question is—you responded to him that if you are going to—that you seem less than enthusiastic about the way Medicare and Medicaid operate, so you said you would be willing to eliminate them, but only if something replaced them immediately. So does that meant that you would oppose the elimination of the Affordable Care Act without something replacing it immediately?

Dr. CARSON. Yeah, I have said that many times. I do not think it is reasonable to pull the rug out from anybody. We always have to make sure that we are taking care of our citizens, regardless of our political persuasion.

Senator BROWN. So if you had been the Senator from Florida instead of Senator Rubio, the vote last night might have been different—oh, never mind. OK.

[Laughter.]

Senator BROWN. Thank you, Dr. Carson.

Chairman CRAPO. Thank you. Although we had a Senator on—

Senator BROWN. One more point. I just wanted to thank you. I am sorry. I am sorry. I am sorry.

Dr. CARSON. You remind me of Columbo.

[Laughter.]

Senator BROWN. I have actually heard that. It is all right. I have heard that before. I think I heard it from somebody in Youngstown. [Laughter.]

Senator BROWN. Just one point. I wanted to thank you for what you are saying about lead, repeated comments about lead, both in public housing and in the private rental market. That is so important, the discussion we had about the percentage of toxic—toxic lead in almost every single home built before about 19——

Dr. CARSON. 1978.

Senator BROWN. Yeah, but even the housing stock that is older, it is particularly bad——

Dr. CARSON. Exactly.

Senator BROWN. ——because the housing is decaying. And in the city I live in, it is probably 85 to 90 percent of the homes, so thank you.

And I apologize, Mr. Chairman.

Dr. CARSON. OK.

Chairman CRAPO. All right. We did have a Senator on the Republican side who wanted to get here but is held up at the Armed Services Committee hearing that is going on right now, and Senator Warren, who was here, has been called back to the Armed Services Committee. She indicated that, if necessary, she could submit her further questions for the record.

And so, at this point, we do not have any further questioning for you, Dr. Carson, and we will wrap up the hearing. I will say to all Senators and Dr. Carson, we have a practice of submitting questions following the hearing for the record.

Senator BROWN. She does have a——

Chairman CRAPO. Oh, did you have a question? OK. Senator Cortez Masto, I did not realize you wanted another round.

Senator CORTEZ MASTO. I appreciate that, and I will be brief because you have done an incredible job. And I appreciate the comments and the holistic approach that you have to helping individuals, Dr. Carson.

There is one thing of interest to me, however, that you have talked about, which is public-private partnerships and the financing when it comes to public-private partnerships. I have not really had a conversation with you and what your thoughts are on how that would be addressed when it comes to housing and mortgages.

Dr. CARSON. When I talk about public-private partnerships, I am talking about having people in the private sector actually invest their own resources in either building or renovating or refurbishing housing that is then used by HUD to house people. So they have to obviously be incentivized in order to do that, but the big stumbling block is the initial capital to be able to get it done. And as long as they can realize a return on that capital investment—you know, this country was built on entrepreneurial risk taking, so that is always going to be a part of who we are, and that is what I want to capitalize upon.

Senator CORTEZ MASTO. So, in other words, are you envisioning a role for private equity capital to invest in the future housing growth and mortgages and housing for individuals and homeownership?

Dr. CARSON. I will be engaging in a number of conversations with the FHA Administrator, with this Committee, and with finance experts at HUD to figure out the best ways so that we can always have a win-win situation.

Senator CORTEZ MASTO. So what you are saying does concern me because of the fact that Nevada was a foreclosure crisis, Ground Zero for the foreclosure crisis, and a lot of that was money that we saw come in from Wall Street, big investments coming in for these mortgages, and individuals really at the end of the day lost their homes——

Dr. CARSON. But I think you are talking——

Senator CORTEZ MASTO. ——because there was an investment from Wall Street. So I am just curious. That is why if you could elaborate your thoughts on that.

Dr. CARSON. Yeah. I think you are talking about, you know, predatory people who came in and took advantage of people.

Senator CORTEZ MASTO. It was a combination. The big banks were involved as well with some of their teaser rates, but there was——Wall Street was involved, so that is why. And you know what? We can follow up on this individually. I just want to put that in your ear. That is a concern of mine and something I will be looking out for.

Dr. CARSON. I would look forward to working with you on that because I do not want those predators swooping in either.

Senator CORTEZ MASTO. Thank you. I appreciate that.

Dr. CARSON. All right.

Chairman CRAPO. All right. Thank you.

With that, the questioning is concluded, and to all of the Senators, we ask that you get your questions for the record in by close of business on Tuesday, next Tuesday, close of business next Tuesday. And, Dr. Carson, we ask that you promptly respond to those so that we can move forward as promptly as we can.

Dr. CARSON. I will be happy to do that, and I want to thank you, Mr. Chairman, Mr. Vice Chairman, and all of the Committee Members, both present and absent, for what was actually kind of fun. Thank you.

[Laughter.]

Chairman CRAPO. It is always better to be at this end of this kind of hearing rather than the beginning when you are sitting in that chair. Dr. Carson, thank you also for coming here and being well prepared. This hearing is now adjourned.

[Whereupon, at 12:32 p.m., the hearing was adjourned.]

[Prepared statements, biographical sketch of nominee, responses to written questions, and additional material supplied for the record follow:]

**PREPARED STATEMENT OF DR. BENJAMIN CARSON**  
TO BE SECRETARY, DEPARTMENT OF HOUSING AND URBAN DEVELOPMENT

JANUARY 12, 2017

Mr. Chairman, Senator Brown, and distinguished Members of the Committee, thank you for the opportunity to appear before you today. And thank you to Senator Marco Rubio, who is dedicated to empowering and uplifting all Americans, for that kind introduction.

Let me begin by thanking President-elect Trump for nominating me to be Secretary of Housing and Urban Development. I am grateful for his friendship, his trust and his confidence in my ability to work hard on behalf of the millions of Americans who rely on the services provided by HUD.

I would also like to thank my wife Candy, to whom I have been married for the last 41 years, and who has been a pillar of strength for my family. All three of our three sons are here with me today as well.

I grew up in inner city Detroit with a single mother who had a 3rd grade education, but who worked numerous jobs to keep a roof over our heads and to put food on our table. I understand housing insecurity—we were forced to move from Detroit to Boston to live with relatives because she couldn't afford our house. However, thanks to her diligence, were able to move back into that house in Detroit 6 years later.

My mother showed me the power of perseverance, the importance of hard work, and inspired me to always achieve excellence. While my mother was one of many children in her family and married at the very young age of 13, the fact that I am her son—nominated to be a cabinet secretary—shows that great opportunity can be available to those who grow up in a challenging environment. Thanks to her, I am here today. She pushed me to excel beyond my wildest dreams. She instilled in me a love of reading and learning, which is why I started the Carson Scholars Fund, a scholarship program my wife Candy and I started to help promising young students go to college. We've given 7,300 scholar awards since we founded the Carson Scholars Fund 20 years ago. We've also set up 160 reading rooms across America, mainly in Title I schools for low-income children, where, last year, those students logged 15 million minutes of independent reading.<sup>1</sup> Our long-term goal is to nurture the entire school where these are located and allow students to develop the skills necessary to become lifetime readers and learners.

Mr. Chairman, I come before this Committee with the belief that anyone in America can, should, and will be able to achieve their dreams, but that sometimes the most basic needs prevent these people from reaching their potential. Simply put, it's difficult for a child to learn at school if he or she doesn't have an adequate place to live. In these situations, Government can and should help. However, I believe we need to ensure that the help we provide families is efficient and effective. It cannot, and should not, trap people in an intergenerational cycle of poverty.

We must revisit the ways we do things in order to give people an opportunity to climb the economic and social ladder. Right now, social mobility has become stagnant.<sup>2</sup> However, if we think holistically about this—we will know that it's more than just housing. We must include the areas of health care, education, jobs and the skills to do them, in addition to transportation, as we develop the best approach. In order to provide access to quality housing for the elderly, disabled, and low-income we need to work across silos, and I intend to do that at HUD, should you confirm me. I want to make America's neighborhoods stronger and more inclusive.

We need to harness the power of all Americans if we are to compete globally—we cannot afford to leave anyone behind. It's a moral and economic imperative. Right now, China has a population of nearly 1.4 billion people;<sup>3</sup> India has almost 1.3 billion<sup>4</sup>—these countries have about 4 times as many people as we do. So we need to make sure all our citizens are productive and contributing, as they are able, to our Nation and our economy.

We need to empower people to pursue their dreams, including the American Dream. I have dedicated my life to serving those with the greatest need—either through the healing power of medicine or through encouraging young people to stay in school and go to college.

<sup>1</sup> Carson Scholars Fund website. <http://carsonscholars.org/about-csf/our-impact/>

<sup>2</sup> Chetty, Raj. *How Can We Improve Economic Opportunities for Our Children?* The Equality of Opportunity Project. <http://www.equality-of-opportunity.org/>

<sup>3</sup> *The World Factbook*. Central Intelligence Agency. [https://www.cia.gov/library/publications/the-world-factbook/geos/print\\_ch.html](https://www.cia.gov/library/publications/the-world-factbook/geos/print_ch.html)

<sup>4</sup> *The World Factbook*. Central Intelligence Agency. <https://www.cia.gov/library/publications/the-world-factbook/geos/in.html>

As a physician, I am used to working on large surgical teams like I did to separate twins joined at the back of the head for the first time in history, and making detailed plans to develop creative ways to solve complex problems. I directed pediatric neurosurgery at Johns Hopkins, as well as serving on the boards of two major American companies—Kellogg’s and Costco—so I understand the private sector and the importance of results and accountability.

Throughout my life, I have done things that many deemed impossible. I pledge to work with this Committee and the dedicated career staff at HUD to solve difficult, seemingly obstinate issues and address the needs of those who rely on the services provided by HUD.

Many Members of this Committee with whom I’ve met have asked me why I would want to run HUD. It’s a good question. I want to help heal America’s divisiveness, and I think HUD is positioned to help in that healing. One of our biggest threats right now is this political division, racial conflict, and class warfare. It is ripping this country apart—we need to tamp down this animosity. As Jesus said and later Lincoln built on, “a house divided against itself cannot stand.” I see HUD as part of the solution, helping ensure housing security and strong communities. HUD has several different ways it helps people, through insuring financing for that first home to helping those in poverty, which has been an intractable problem for decades. The U.S. has 25 percent of the world’s inmates,<sup>5</sup> 72 percent of black babies are born out of wedlock,<sup>6</sup> and one in every 5 children in the U.S. lives in poverty.<sup>7</sup> Those are daunting numbers, and in the United States of America, it’s a tragedy. We can do better.

There is a strong connection between housing and health, which is of course my background. Housing (and housing discrimination) is a “social determinant” of health.<sup>8</sup> Substandard housing conditions such as pest infestation, the presence of lead paint, faulty plumbing, and overcrowding, which disproportionately affect low-income and minority families, lead to health problems such as asthma, lead poisoning, heart disease, and neurological disorders.<sup>9</sup> These problems occur across America—in cities as well as suburbs and rural areas.

- Most Americans spend about 90 percent of their time indoors, and an estimated two-thirds of that time is spent in the home. Very young children spend even more time at home and are especially vulnerable to household hazards. I can tell you that lead poisoning irreversibly affects brain and nervous system development, resulting in lower intelligence and reading disabilities. An estimated 310,000 children ages 1 to 5 have elevated blood lead levels. Most lead exposures occur in the home, particularly in homes built before 1978 that often contain lead-based paint and lead in the plumbing systems.
- Deteriorating paint in older homes is the primary source of lead exposure for children, who ingest paint chips and inhale lead-contaminated dust. Between 1998 and 2000, a quarter of the Nation’s housing—24 million homes—was estimated to have significant lead-based paint hazards.
- Substandard housing conditions such as water leaks, poor ventilation, dirty carpets and pest infestation can lead to an increase in mold, mites, and other allergens associated with poor health leading to more medical costs. Indoor allergens and damp housing conditions play an important role in the development and exacerbation of respiratory conditions including asthma, which currently affects over 20 million Americans and is the most common chronic disease among children. Approximately 40 percent of diagnosed asthma among children is believed to be attributable to residential exposures. In 2004, the cost of preventable hospitalizations for asthma was \$1.4 billion, a 30 percent increase from 2000.<sup>10</sup>

<sup>5</sup> Liptak, Adam. “Inmate Count in U.S. Dwarfs Other Nations”, *New York Times*, April 23, 2008. <http://www.nytimes.com/2008/04/23/us/23prison.html>

<sup>6</sup> Blow, Charles. “Black Dads Are Doing Best of All”. *New York Times*. June 8, 2015. [https://www.nytimes.com/2015/06/08/opinion/charles-blow-black-dads-are-doing-the-best-of-all.html?\\_r=2](https://www.nytimes.com/2015/06/08/opinion/charles-blow-black-dads-are-doing-the-best-of-all.html?_r=2)

<sup>7</sup> Layton, Lindsey. “One in Five U.S. Schoolchildren Are Living Below Federal Poverty Line”. *Washington Post*. May 28, 2015. [https://www.washingtonpost.com/local/education/one-in-five-us-schoolchildren-are-living-below-federal-poverty-line/2015/05/28/2402f164-0556-11e5-bc72-f3e16b750bb6\\_story.html?utm\\_term=.88271ab06537](https://www.washingtonpost.com/local/education/one-in-five-us-schoolchildren-are-living-below-federal-poverty-line/2015/05/28/2402f164-0556-11e5-bc72-f3e16b750bb6_story.html?utm_term=.88271ab06537)

<sup>8</sup> Matthew, Dayna Bowen, Edward Rodrigue, and Richard V. Reeves. “Time for Justice: Tackling Race Inequalities in Health and Housing”. The Brookings Institution. October 19, 2016. <https://www.brookings.edu/research/time-for-justice-tackling-race-inequalities-in-health-and-housing/>

<sup>9</sup> Ibid.

<sup>10</sup> Robert Wood Johnson Clinical Scholars Program. “Where We Live Matters for Our Health: The Links Between Housing and Health”. Craig Pollack, M.D., M.H.S., University of Pennsylv-

I am passionate about health as you may have guessed, and where one lives should not cause health problems. So I look forward to working with HUD's Safe and Healthy Homes program and others on these issues. We cannot have social mobility without a strong healthy foundation in the home.

There are other important issues for HUD as well. President-elect Trump has talked about the importance of deregulation. That applies to housing as well. Overly burdensome housing regulations are bad for everyone and are increasing income inequality. Research by Harvard professors found that by reducing the ability of people to move around within an economy and between different economies, strict land use regulations are reversing 100 years of income convergence across U.S. States. As housing prices in wealthy neighborhoods rise, migration of unskilled workers to those areas is deterred. But when land use for local housing supply is less regulated, workers of all skill types will choose to move to the productive locations. Many forms of land use regulation have perpetuated segregation.<sup>11</sup> Complex webs of covenants and zoning ordinances across U.S. cities—in particular for low-density development—superimposed on already highly-segregated neighborhoods, have slowed integration.<sup>12</sup> When there are wide economic gaps by race, as we have in the U.S., exclusionary land-use policies based on families' economic circumstances entrench racial segregation.<sup>13</sup>

Regulations also are costly. They increase the average price of a new home by over 24 percent according to the National Association of Home Builders.<sup>14</sup> Those costs price out many young, first-time home buyers. Buying a home is the best way to build up an asset, and to live the American Dream. Housing dollars act as multipliers throughout the broader economy. In the 1990s, single-family home construction accounted for 2 percent of GDP; today, it's half that.<sup>15</sup> We need to shore up our Nation's housing finance sector, and HUD plays a crucial role in the housing finance system through FHA and Ginnie Mae—helping borrowers with less than perfect credit or first-time homeowners get their toe in the door of a home they can call their own. But credit to purchase a house has been constricted since the 2008 crash and many younger households have been held back from buying that first home.<sup>16</sup> With the Fed raising rates recently, mortgages are likely to get more expensive.<sup>17</sup>

Loans are now bifurcated:<sup>18</sup> the well-off have their pick of loans and lenders while many others without solid credit or stable incomes are locked out<sup>19</sup>—one of the reasons the economic recovery was slower than many would have liked. Homeownership rates have fallen on a year-over-year basis in every quarter for the last 10 years, and a surge in renting has dropped the homeownership rate to a 50-year

vania Philadelphia VA Medical Center; Egerter, Susan Ph.D. Sadegh-Nobari, Tabashir, M.P.H. Dekker, Mercedes M.P.H., Braveman, Paula, M.D., M.P.H. University of California, San Francisco Center on Social Disparities in Health. September 2008. [http://rwjcp.unc.edu/about/news/Pollack\\_RWJF\\_10032008.pdf](http://rwjcp.unc.edu/about/news/Pollack_RWJF_10032008.pdf)

<sup>11</sup> Shoag, Daniel and Peter Ganong. "Why Has Regional Income Convergence Declined?" Hutchins Center on Fiscal and Monetary Policy at Brookings Working Paper #21, August 4, 2016. [https://www.brookings.edu/wp-content/uploads/2016/08/wp21\\_ganong-shoag\\_final.pdf](https://www.brookings.edu/wp-content/uploads/2016/08/wp21_ganong-shoag_final.pdf)

<sup>12</sup> "Housing Development Toolkit", The White House, September 2016. [https://www.whitehouse.gov/sites/whitehouse.gov/files/images/Housing\\_Development\\_Toolkit%20f.2.pdf](https://www.whitehouse.gov/sites/whitehouse.gov/files/images/Housing_Development_Toolkit%20f.2.pdf)

<sup>13</sup> Resseger, Matthew. "The Impact of Land Use Regulation on Racial Segregation: Evidence From Massachusetts Zoning Borders". November 26, 2013. [http://scholar.harvard.edu/files/resseger/files/resseger\\_jmp\\_11\\_25.pdf](http://scholar.harvard.edu/files/resseger/files/resseger_jmp_11_25.pdf)

<sup>14</sup> National Association of Home Builders. "Eye on Housing: National Association of Home Builders Discusses Economics and Housing Policy". May 5, 2016. <http://eyeonhousing.org/2016/05/regulation-24-3-percent-of-the-average-new-home-price/>

<sup>15</sup> Timiraos, Nick. "Credit Restrictions Cost Home Buyers 'Deal of a Lifetime'." *Wall Street Journal*, December 4, 2016. <http://www.wsj.com/articles/credit-restrictions-cost-home-buyers-deal-of-a-lifetime-1480874593>

<sup>16</sup> Wharton School at the University of Pennsylvania. "Why Millennials Are Delaying Home Buying More Than Ever", November 18, 2015. <http://knowledge.wharton.upenn.edu/article/why-millennials-are-delaying-home-buying-more-than-ever/>

<sup>17</sup> Russonello, Giovanni. "How the Fed's Interest Rate Increase Can Affect You". *New York Times*, December 14, 2016. <https://www.nytimes.com/2016/12/14/business/economy/how-the-feds-interest-rate-increase-can-affect-you.html>

<sup>18</sup> Timiraos, Nick. "Credit Restrictions Cost Home Buyers 'Deal of a Lifetime'." *Wall Street Journal*, December 4, 2016. <http://www.wsj.com/articles/credit-restrictions-cost-home-buyers-deal-of-a-lifetime-1480874593>

<sup>19</sup> Ibid.

low.<sup>20</sup> Banks are loath to participate in low down payment programs through FHA for fear of getting sued if the borrowers default. So we need to make sure HUD and FHA are fulfilling their missions to help people build up an asset, like a home, which will help them climb up the rungs of the economic ladder.

Although homelessness is down,<sup>21</sup> even among veterans,<sup>22</sup> we must continue to tackle this problem by continuing to build strong partnerships with counties and cities across America through the Continuums of Care.<sup>23</sup> I want to build on this progress—everyone should have a decent roof over their heads, and get treatment, job training, or whatever they need to help them achieve self-sufficiency. This strengthens our Nation and lightens the load for all.

HUD also helps communities through the CDBG program. It's a program with a long history that allocates nearly \$3 billion per year<sup>24</sup> to over 1,000 local communities<sup>25</sup> for a variety of projects that benefit low- and moderate-income households. CDBG was, for example, very important during Hurricane Katrina, and I hope to evaluate how we can improve the program further. It's important for all HUD programs to be evaluated so we know what works and what doesn't and where we can cut red tape.

My life story is an example of can happen when we dedicate ourselves to improving the lives of others. Everyone deserves a shot at the American Dream, and I intend to fight for those who are still trying to reach their full potential.

Mr. Chairman, Senator Brown, Members of this Committee, there is a lot of work ahead of us. However, I'm confident that by working together and tackling the problems head-on, we can improve the lives of all families and communities across the country, wherever they live and no matter their race, creed, color, or orientation. If confirmed, I will work hard on behalf of the American people to help realize and seize opportunity, and bring the promise of America to all.

<sup>20</sup> Timiraos, Nick. "New Housing Headwind Looms as Fewer Renters Can Afford To Own". *Wall Street Journal*, June 7, 2015. <http://www.wsj.com/articles/new-housing-crisis-looms-as-fewer-renters-can-afford-to-own-1433698639>

<sup>21</sup> U.S. Department of Housing and Urban Development. "The 2016 Annual Homeless Assessment Report (AHAR) to Congress". November 2016. <https://www.hudexchange.info/resources/documents/2016-AHAR-Part-1.pdf>

<sup>22</sup> U.S. Department of Veteran's Affairs. "Veteran Homelessness Cut Nearly Half, Down 47 Percent Since 2010". August 1, 2016. <http://www.blogs.va.gov/VAntage/29697/federal-agencies-announce-veteran-veteran-homelessness-cut-nearly-half-down-47-percent-since-2010-cut-more-than-half-since-2010/>

<sup>23</sup> U.S. Department of Housing and Urban Development. "Resources and Assistance to Support HUD's Community Partners: Continuums of Care". <https://www.hudexchange.info/programs/coc/>

<sup>24</sup> U.S. Department of Housing and Urban Development. CPD Appropriations Budget. [https://portal.hud.gov/hudportal/HUD?src=/program\\_offices/comm\\_planning/about/budget](https://portal.hud.gov/hudportal/HUD?src=/program_offices/comm_planning/about/budget)

<sup>25</sup> U.S. Department of Housing and Urban Development. Community Development Block Grant Program—CDBG. [https://portal.hud.gov/hudportal/HUD?src=/program\\_offices/comm\\_planning/communitydevelopment/programs](https://portal.hud.gov/hudportal/HUD?src=/program_offices/comm_planning/communitydevelopment/programs)



**Position to which nominated:**Secretary of HUD

**Date of nomination: January 2017**

**Marital Status:** Married

Full name of spouse: **Lacena Rustin Carson**

**Name and ages of children:**

Murray Nedlands Carson 33  
Benjamin Solomon Carson Jr 31  
Rhoeyce Harrington Carson 30

**Education:**

Institution	Dates attended	Degrees received	Dates of degrees
Yale University	9/1969 to 6/1973	BA Psychology	6/1973
University of Michigan	8/1973 to 6/1977	MD	6/1977

**Honors and awards:** List below all scholarships, fellowships, honorary degrees, military medals, honorary society memberships and any other special recognitions for outstanding service or achievement.

**Honorary Degrees**

1988	Doctor of Science Degree Gettysburg College Gettysburg, Pennsylvania
1989	Doctor of Science Degree North Carolina A&T University Greensboro, North Carolina
1989	Doctor of Science Degree Andrews University Berien Springs, Michigan
1989	Doctor of Humane Letters Sojourner Douglas College Baltimore, Maryland
1990	Doctor of Science Degree Shippensburg University Shippensburg, Pennsylvania
1990	Doctor of Science Degree Jersey City State College Newark, New Jersey
1992	Doctor of Science Degree Southwestern Adventist College Keene, Texas
1992	Doctor of Science Degree University of Massachusetts Boston, Massachusetts
1993	Doctor of Science Degree Marygrove College Detroit, Michigan
1994	Doctor of Science Degree University of Detroit-Mercy Detroit, Michigan
1994	Doctor of Science Degree  Spalding University Louisville, Kentucky
1994	Doctor of Science Degree Western Maryland College Westminster, Maryland
1994	Doctor of Science Degree Morgan State University Baltimore, Maryland
1994	Doctor of Science Degree Long Island University Brooklyn, New York

1994	Doctor of Humane Letters North Carolina State University Raleigh, North Carolina
1995	Doctor of Science Degree Tuskegee University Tuskegee, Alabama
1996	Doctor of Medical Science Yale University New Haven, Connecticut
1996	Doctor of Humane Letters Delaware State University Dover, Delaware
1997	Doctor of Medical Science Medical University of Southern Africa Medunsa, South Africa
1997	Doctor of Humane Letters GMI Engineering & Management Institute Flint, Michigan
1997	Doctor of Science Degree University of Delaware Newark, Delaware
1998	Doctor of Science Degree College of William and Mary Williamsburg, Virginia
2000	Doctor of Science Degree Ursinus College Collegeville, Pennsylvania
2000	Doctor of Science Degree Washington College Chestertown, Maryland
2001	Doctor of Humane Letters Xavier University New Orleans, Louisiana
2002	Doctor of Humane Letters Albright College Reading, Pennsylvania
2002	Doctor of Laws Bethune-Cookman College Daytona Beach, Florida
2003	Doctor of Science Rensselaer Polytechnic Institute Troy, New York
2003	Doctor of Humane Letters Niagara University Niagara, New York
2003	Doctor of Science Rutgers University, New Brunswick, New Jersey

2003	Doctor of Humane Letters Degree Rush University, School of Medicine Chicago, Illinois
2003	Doctor of Science University of South Carolina Columbia, South Carolina
2003	Doctor of Humane Letters Briarwood College Southington, Connecticut
2004	Doctor of Science University of District of Columbia Washington, DC
2004	Doctor of Humane Letters Spelman College Atlanta, GA
2004	Doctor of Humane Letters College of Notre Dame Baltimore, MD
2004	Doctor of Laws Philadelphia College of Osteopathic Medicine Philadelphia, Pennsylvania
2004	Doctor of Science University of Maryland University College Adelphi, Maryland
2005	Doctor of Science University of Notre Dame Notre Dame, Indiana
2005	Doctor of Science Villa Julie College Baltimore, Maryland
2005	Doctor of Science Florida International University Miami, Florida
2006	Doctor of Science University of Richmond Richmond, Virginia
2006	Doctor of Science Meharry Medical College Nashville, Tennessee
2007	Doctor of Science Lincoln University Lincoln University, Pennsylvania
2007	Doctor of Science Columbia University New York, New York
2007	Doctor of Science St. Louis University St. Louis, Missouri

2007	Doctor of Science Indiana Wesleyan University Marion, Indiana
2008	Doctor of Science University of Southern Alabama Mobile, Alabama
2008	Associate Arts Degree Houston Community College Houston, Texas
2008	Doctor of Science Marquette University Milwaukee, Wisconsin
2008	Doctor of Science Berea College Berea, Kentucky
2009	Doctor of Humane Letters Wiley College Marshall, TX
2009	Doctor of Science Bloomfield College Bloomfield, New Jersey
2009	Doctor of Science Lafayette College Easton, Pennsylvania
2009	Doctor of Science University of Massachusetts Medical School Worcester, Massachusetts
2009	Doctor of Science Old Dominion University Norfolk, Virginia
2010	Doctor of Science Oral Roberts University Tulsa, Oklahoma
2010	Doctor of Science University of Rochester Schools of Medicine & Dentistry Rochester, New York
2010	Doctor of Humane Letters Mount Saint Mary College Newburgh, New York
2010	Doctor of Science Thomas Jefferson University School of Medicine Philadelphia, Pennsylvania
2010	Doctor of Science Randolph-Macon College Ashland, Virginia
2010	Doctor of Science Howard University Washington, D.C.

2011	Doctor of Humane Letters Immaculata University Immaculata, Pennsylvania
2011	Doctor of Science Asbury University Wilmore, Kentucky
2011	Doctor of Science University of Miami Miller School of Medicine Miami, Florida
2011	Doctor of Humane Letters Muhlenberg College Allentown, Pennsylvania
2011	Doctor of Science Loyola University – Maryland Baltimore, Maryland
2012	Doctor of Humane Letters Emory University Atlanta, Georgia

#### Representative Honors, Awards and Named Lectures

1982	Cum Laude Award The Radiological Society of North America Awarded for Exhibit at the 68th Annual Scientific Assembly: Brain Tumor Research-Imaging and Therapy Chicago, Illinois
1982	The Upjohn Achievement Award for Excellence in medicine Awarded to: "The Resident of the Year, The Johns Hopkins Hospital" (Plaque and Cash Award)
1987	Howard L. Cornish Humanitarian Award Omega Psi Phi Inc.
1987	Keynote Address Biomedical Careers Program Rutgers University and Robert Wood Johnson Medical School Piscataway, New Jersey
1987	NAACP - Award for "Stalwarts and Achievers: (Field of Medicine)
1987	Memorial Award: For Outstanding Service to Underprivileged Children The Continental Societies, Inc. Baltimore Chapter - Baltimore, Maryland

	1987	Detroit Medical Society Achievement Award Detroit, Michigan
1987		Liberty Bell Award Mayor of Philadelphia Philadelphia, Pennsylvania
1987		Citation for Excellence Detroit City Council Detroit, Michigan
1987		Citation for Excellence Philadelphia City Council Philadelphia, Pennsylvania
1987		Honorary Chairperson Maryland Red Cross Baltimore, Maryland
1987		Citation for Excellence Michigan State Senate
	1987 - 1989	Regional Red Cross Cabinet Honorary Chairman
	1988 - Present	Commencement Speaker at Multiple Educational Institutions
1988		Partner in Health Award The Maryland Health Convocation
	1988	Outstanding Achievements in Medicine Award Howard University Alumni Club of Baltimore, Maryland
1988		Highest Public Service Award Alpha Kappa Alpha
	1988	Clinical Practitioner of the Year Award National Medical Association, Region II
	1988	Honorary Life Membership: The Maryland Congress of Parents and Teachers, Inc.
1988		Paul Harris Fellow: Rotary International
	1988	Certificate of Honor for Outstanding Achievement in the Field of Medicine National Medical Fellowship, Inc.
1988		Recipient of the American Black

	Achievement Award in the Business and Professions Category Hollywood, California
1988	Outstanding Achievement Award
	AFRAM Festival Baltimore, Maryland
1989	American Cancer Society Institutional Grant Review Committee awarded \$10,000 for Project entitled: "Biochemical Mechanisms of Resistance to Alkylating Agents in Pediatric and Adult Brain Tumors" (Co-Principal Investigator)
1989	Dr. Daniel Hale Williams Award Presented by the Student National Medical Association, Jefferson Medical College Philadelphia, Pennsylvania
	1989 Outstanding Service and Excellence in Medicine Award Presented by The Medical Society of Eastern Pennsylvania
1989	Appreciation Award Presented by Penns Grove-Carneys Point Regional Board of Education, Pennsylvania
1989	Outstanding Achievement Award Presented by Philadelphia 2000
	1989 Extraordinary Achievement Award Presented by Greensboro Medical Society
1989	Achievement Award Presented by Maryland State Department of Health and Mental Hygiene
1989	Champions of Courage Award Presented by Baltimore Gas & Electric Company and WBFF-TV Fox 45 Baltimore, Maryland
1989	Achievement Award The Links Inc. Columbia, Maryland Chapter
	1989 Distinguished Achievement Award Lambda Kappa Mu Sorority, Inc. Iota Chapter
1989	Key to the City of Charlotte
	Presented by Councilwoman Charlotte, North Carolina
1989	Andrew White Medal



	Loyola College Baltimore, Maryland
1989	Key to the City of Greensboro Presented by the Mayor Greensboro, North Carolina
	1989 Citation by the House of Representatives Commonwealth of Pennsylvania
1989	Achievement Award North Carolina A& T University
1989	Elected to Who's Who Among Black Americans
1989	Elected to Who's Who in America
1989	Maynard Lecturer Morehouse School of Medicine Atlanta, Georgia
	1989 Recipient of the "Candle" Award for Science and Technology sponsored by Morehouse College Atlanta, Georgia
	1989 Man of the Decade - Field of Medicine presented by Howard University Washington, DC
1989	Visiting Professor Department of Neurosurgery University of Michigan School of Medicine Ann Arbor, Michigan
1989	Honors Convocation Speaker University of Michigan School of Medicine Ann Arbor, Michigan
1989	Leonard F. Swain Esteemed Alumni Award University of Michigan
1990	Heartfelt Appreciation Award Baltimore Council for Self-Esteem Baltimore, Maryland
1990	Booker T. Washington Award Business League of Baltimore, Maryland
1990	Certificate of Appreciation Yale University Academic Mentorship Program in the Sciences New Haven, Connecticut
	1991 Annual Alpha Omega Alpha Address Johns Hopkins University

	School of Medicine	
1991	"Benjamin S. Carson Day" by Mayor Robert Ingram on January 22 Opa-locka, Florida	
1991	Certificate of Merit State of Michigan	
1991	Induction into the "Great Blacks in Wax" Museum Baltimore, Maryland	
1991	Keynote Address - Mayor's Prayer Breakfast City of San Francisco San Francisco, California	
1991	National Man of the Year Award Frank Loris Peterson Society of Adventist Men Columbus, Ohio	
1991	- City of Los Angeles by Mayor Tom Bradley	Commendation
1991	State of Michigan Special Tribute	
1991	Mays Memorial Award North Carolina State University	Benjamin E.
1991	"Benjamin S. Carson Day" in Lynwood,  California by Mayor Robert Henning February 19, 1991 Lynwood, California	
1991	Dolley Madison Award Washington, DC	
1991	Council of Negro Women Special Recognition Award for Distinguished Scholarship and Humanitarian Service	National
1991	Visiting Professor Department of Neurosurgery Columbia University College of Physicians and Surgeons New York, New York	
1991	Hampton University Honors Day Speaker Hampton, Virginia	
1991	Male Excellence Award for Medical Achievement presented by the 175th Baltimore Annual Conference - African Methodist Episcopal Church Baltimore, Maryland	African American

1991	Dollar and Sense Far Excellence Award Chicago, Illinois	
1991	Southwestern High Schools' "Wall of Fame" Detroit, Michigan	First Inductee
1991	Establishment of the Benjamin S. Carson Scholarship Program at the University of Massachusetts, Boston	
1991	Chancellor's Medallion University of Massachusetts Boston, Massachusetts	
1991	Key to the City of Fayetteville Fayetteville, North Carolina	
1991	Blackbook's Humanitarian Award Chicago, Illinois	
1991	Key to the City of Grand Rapids Grand Rapids, Michigan	
1992	"Benjamin S. Carson Day" in Nashville, declared on February 8, 1992 by Mayor Philip Bredesen	
1992	Mayor's Citation City of Baltimore Presented by Mayor Kurt Schmoke Baltimore, Maryland	
1992	Harvard Society of Black Scientists and Engineers Certificate of Honor	
1992	Living Legend Award Acadiana Chapter of the National Medical Association of Louisiana	
1992	Appreciation Award National Association for Equal Opportunity in Higher Education Washington, DC	
1992	Telly Awards, First Place Los Angeles, California	
1992	First Annual Edward J. Mason, Jr. Lectureship, Howard University Hospital Washington, DC	
1992	State of Tennessee's Outstanding Achievement Award	
1992	Key to the City of Salisbury	

	Presented by the Mayor Salisbury, Maryland
1992	Percy Julian Lecturer Michigan Technological University Houghton, Michigan
1992	Certificate of Appreciation Cosmos Club Baltimore, Maryland
1992	Mission Award Maryland Public Television Baltimore, Maryland
1992	Honorary Arkansas Traveler Governor Bill Clinton Secretary of State Bill McCuen
1992	Pioneer of Excellence Award Job Corps Center Grand Rapids, Michigan
1992	William E. Matory Award Surgical Section, National Medical Association for Contributions in Neurosurgery
1992	Keynote Speaker 45th Annual Hale-McMillan Lecture Meharry School of Medicine Nashville, Tennessee
1993	Excellence in Leadership Virginia Power and The Black History Museum & Cultural Center of Virginia Richmond, Virginia
1993	George Washington Carver Award Philadelphia, Pennsylvania
1993	Special Recognition Award for Exemplary Achievements in the Field of Medicine The Liberty Medical Center Baltimore, Maryland
1993	Certificate of Appreciation Cosmos Club Washington, DC
1993	"Benjamin S. Carson Day" Lancaster, Massachusetts
1993	Renaissance Award Fulwood Foundation Baltimore, Maryland
1993	Expert in Residence Kellogg Corporation Battle Creek, Michigan

	1993	"Benjamin S. Carson Day" and Keys to the City of Montgomery, Alabama
	1993	American Spirit Award United States Air Force Recruiting Services
	1993	John Conley Scholar by the American Academy of Otolaryngology Head & Neck Surgeons St. Paul, Minnesota
	1993	Trumpet Award Turner Broadcasting Atlanta, Georgia
	1993	National Hero Award Cheeseborough-Ponds, Inc. New York, New York
	1994	Annual Alpha Omega Alpha Address Vanderbilt University, School of Medicine Nashville, Tennessee
	1994	Essence Award New York, New York
	1994	Krause Lecturer University of Michigan School of Medicine Ann Arbor, Michigan
	1994	Citation of the State Senate State of Connecticut
	1994	Horatio Alger Award Horatio Alger Society of Distinguished Americans Washington, DC
	1994	Martin Luther King, Jr. Award for Community Service The Johns Hopkins Hospital Baltimore, Maryland
	1994	Second Annual Roland E. Scott Lectureship Morehouse School of Medicine Atlanta, Georgia
	1994	National Medical Association Excellence in Medicine Award Washington, DC
	1994	Appreciation Award from Operation Reachback Nashville, Tennessee
	1994	National Black Achiever Award - YWCA Wilmington, Delaware
	1994	Appreciation Award from

	Back-To-School Institute Birmingham, Alabama
1995	"Dr. Ben Carson Day" Howard County, Maryland
	1995 Tribute from the State of Delaware House of Representatives
1995	Commendation from Representative Sharon Weston and the Louisiana Legislature and House of Representatives Baton Rouge, Louisiana
1995	Mayor's Citation Baltimore, Maryland
1995	Recognition Award Rochester Institute of Technology Rochester, New York
1995	Golden Plate Award The American Academy of Achievement Williamsburg, Virginia
1995	Keynote speaker Prayer Breakfast for the City of Columbus, Ohio
1995	Keynote speaker  Governor's Prayer Breakfast of Iowa Des Moines, Iowa
1995	Key to the City of Waterloo Waterloo, Iowa
1995	Key to the City of Columbus by Mayor Bobby Peters Columbus, Georgia
	1995 Outstanding Community Achievement Award by the Vanguard Justice Society Baltimore, Maryland
1995	Appreciation Award Dr. Martin Luther King Scholarship Breakfast Baltimore, Maryland
1995	Keynote Speaker Henry Ford Health Systems A World of Diversity Conference Detroit, Michigan
1995	Keynote Speaker First Annual Duke/Community Educational Symposium Durham, North Carolina

1995	Recognition Award Minority Organization for Pre-Health Students and Office of Minority Affairs University of Illinois at Urbana-Champaign
1996	Keynote Speaker National Science Bowl Championships Washington, DC
1996	Medallion of Excellence by Columbia Union College Takoma Park, Maryland
1996	Whitney M. Young Award by Baltimore Area Council Boy Scouts of America
1996	Outstanding Contributions Award  by Combined Health Agencies of Maryland
1996	THINK BIG Award by Clara M. Pitts Elementary School Atlanta, Georgia
1996	Service Award by Baltimore Area Alumni Association Alpha Phi Omega Fraternity
1996	Outstanding Achievement Award from Anheuser-Busch Company
1996	1st Annual IMHOTEP Lecturer Morehouse College
	1996 Outstanding Achievement Award presented by The Congress of Racial Equality New York, New York
1996	Sagamore of the Wabash Award presented by Governor of Indiana (Highest State Honor)
1996	Key to the City of Indianapolis, Indiana  1996 The Carson Institute for Science Research and Learning, School of Education University of Pittsburgh Pittsburgh, Pennsylvania
	1996 The Dr. Benjamin Carson Honor Suite Scotland School for Veterans' Children Scotland, Pennsylvania
1996	Guest Speaker Edwin C. Yoder Honor Lecture St. Joseph Medical Center Tacoma, Washington

1996	1996 Tetelman Fellow Tetelman Fellowship Lecture Yale University, Jonathan Edwards College New Haven, Connecticut
1996	Guest Speaker Association Médicale Adventiste de Langue  Française (French Chapter of the Adventist International Medical Society) Paris/Alsace, France
1997	Keynote Speaker President's National Prayer Breakfast Washington, DC
1997	Keynote Speaker Percy T. Magan Lectureship Alumni Association of Loma Linda University, School of Medicine Loma Linda, California
1997	Keynote Speaker Lorin Stephens Memorial Lecture University of Southern California, School of Medicine Los Angeles, California
	1997 Yale Alumni Fellow, Board of Trustees, Yale Corporation, Yale University New Haven, Connecticut
1997	Board of Directors Kellogg Company Battle Creek, Michigan
1997	Guest Examiner American Board of Neurological Surgery Houston, Texas
	1998 "Dr. Ben Carson Day" by Mayor Joan Wagon , March 2, 1998 Kansas State Prayer Breakfast Topeka, Kansas
1998	Brain Research Presentation Dana Alliance for Brain Initiatives Capitol Hill, Washington, DC
1998	Making A Difference Award NAACP, Baltimore Chapter Baltimore, Maryland
1998	Admiral in The Great Navy of the State of Nebraska by Governor E. Benjamin Nelson Lincoln, Nebraska
1998	Founders Day Speaker Greensboro Chancellorship Citation A & T University Greensboro, North Carolina
1998	Medical Award of Merit/M.D.



	Global Initiative for Telemedicine Washington, DC	
1998	Keynote Speaker American Petroleum Institute Prayer Breakfast San Francisco, California	
1998	Tree of Life Award Recipient Jewish National Fund Baltimore, Maryland	
	1998 Otenasek Award for Teaching Excellence Johns Hopkins Department of Neurosurgery	Richard
1999	House Resolution of Honor Maryland House of Delegates Annapolis, Maryland	
1999	Senate Resolution of Honor Senate of Maryland Annapolis, Maryland	
1999	President's Medal of Excellence Bowie State University Washington, DC	
1999	1st Annual Saving the Children Award ABCXII Child Awareness Program for Poland Washington, DC	
1999	Board of Trustees Horizon Foundation of Howard County Columbia, Maryland	
1999	Board of Directors Costco Wholesale Corporation Issaquah, Washington	
2000	Board of Directors America's Promise Alexandria, Virginia	
2000	Living Legend Award Library of Congress Bicentennial Washington, DC	
2000	Public Service Award American Institute for Public Service Washington, DC	
2001	Immortal Award Black History Makers Awards Dinner Associated Black Charities Awards New York, New York	
2001	Going the Distance Award Morris Brown College Atlanta, Georgia	
2001	Board of Directors Maryland African American Museum Corporation, Baltimore Maryland	

	2001	America's Best in Science & Medicine Time Magazine, August 2001 issue
2001		Walter Sondheim Award Achievement Initiative for Maryland's Minority Students (AIMMS) Council Baltimore, Maryland
2001		Distinguished Service Award National Medical Fellowship, NY, NY
2002		President and Co-Founder, Benevolent Endowment Network Fund Baltimore, Maryland
2002		Soul and Spirit Humanitarian Award U.S. Court of Appeals, 2nd Circuit Detroit, Michigan
2002		U.S. Senate Black Legislative  Staff Caucus Award, Washington, D.C.
2002		Board of Directors Baltimore Community Foundation Baltimore, Maryland
2002	House with a Heart Foundation Award Benefit for the Benevolent Endowment Network Fund, Baltimore, Maryland	
2002	Distinguished Service to Children Award National Association of Elementary School Principals, San Antonio, Texas	
2002	Healing Circle Award, National Medical Association, Honolulu, Hawaii	
2003	Visionary Award American Society of Associated Executives (ASAE) Foundation, Washington, DC	
2003	Board of Directors, American Academy of Achievement, Washington, DC	
2003	Board of Directors Regent University Virginia Beach, Virginia	
2003	Baltimore's Book of the Year, Gifted Hands Baltimore, Maryland	
2003	Ralph Metcalfe Award for Health, Medicine, & Human Services Congressional Black Caucus Washington, D.C.	
2003	Medical Award of Excellence Ronald McDonald House Charities Chicago, Illinois	
2003	Philanthropists of the Year Award (Along with wife, Candy)	

	National Philanthropy Day Luncheon Association of Fundraising Professionals Baltimore, Maryland
2004	The Mark O. Hatfield Leadership Award
	Council of Christian Colleges & Universities Arlington, Virginia
2004	Council Member President's Council on Bioethics Washington, D.C.
2004	Keynote Speaker Minnesota State Prayer Breakfast Minneapolis, MN
2005	William E. Simon Award for Philanthropic Leadership New York City, New York
2006	Services to Youth Award 60th Anniversary of The Links, Inc. Philadelphia, Pennsylvania
2006	Spingarn Award National NAACP Washington, DC
2007	Induction - Society of World Changers Indiana Wesleyan University Marion, Indiana
2007	Shaffrey Award Saint Joseph's Medical Alumni Chapter Saint Joseph's University Philadelphia, Pennsylvania
2007	Influential Marylander Award Baltimore, Maryland
2007	Ford Foundation Freedom Scholar Award Charles H. Wright Museum of African American History Detroit, Michigan
2008	Ford's Theatre Lincoln Medal The White House Washington, D.C.
2008	Inaugural Recipient of The Benjamin S. Carson, Sr. &
	Dr. Evelyn Spiro, R.N. Endowed Chair in Pediatric Neurosurgery
2008	Presidential Medal of Freedom The White House Washington, D.C.

2008	Board of Managers Physician Capital Group Houston, Texas
2008	Marylander of Distinction Award Maryland Life Magazine Baltimore, Maryland
2008	One of "America's Best Leaders" U.S News and World Report Washington, D.C.
2009	Premiere of "Gifted Hands: The Ben Carson Story" on TNT
2009	Influential Marylanders for 2009 The Daily Record Cockeysville, Maryland
2009	Distinguished Alumnus Award 2009 Johns Hopkins Biennial Meeting Johns Hopkins Hospital Campus Baltimore, Maryland
2009	Chief Marshall Installation of Ronald J. Daniels as 14th President of Johns Hopkins University Homewood Campus Baltimore, Maryland
2010 For Television"	"Gifted Hands: The Ben Carson Story" Nominated for "Best Picture Made Critics Choice Awards
2010 "Best Television Movie"	"Gifted Hands: The Ben Carson Story" Winner of the Epiphany Prize for Movieguide Faith & Values Awards
2010 Movie, Mini-Series, or Dramatic Special"	"Gifted Hands: The Ben Carson Story" Winner of the "Outstanding Television NAACP Image Awards
2010	Elected to the Institute of Medicine (IOM) Of The National Academies (Advisors to The Nation on Science, Engineering, and Medicine)
2010 Immaculate Conception	National Veterans Day Concert Narrator Basilica of the National Shrine of the Washington, D.C.
2011 Detroit, Michigan	The Dr. Benjamin Carson High School of Science and Medicine Dedication
2012	Carson Reading Room Dedication Enoch Pratt Library Baltimore, Maryland
2012	Lifetime Achievement Award

	Red Cross "Hometown Heroes" Baltimore, Maryland
2012	Inaugural Harvey Cushing Visiting Professor Lecture "The Privilege of Healing" Johns Hopkins School of Medicine Baltimore, Maryland
2012	Benjamin S. Carson Sr. School of Medicine Dedication Babcock University Ikeja, Lagos, Nigeria

**Memberships:** List below all memberships and offices held in professional, fraternal, business, scholarly, civic, charitable and other organizations.

Organization	Dates
President and co-founder of the Carson Scholars Fund	1994 until LOA in 2015
Ibis Golf and Country Club, West Palm Beach, FL	2013 til present
Mar a Lago, Palm Beach, FL	2016 til present
American Association of Neurological Surgeons	1984 til present;
Congress of Neurological Surgeons	1984 til present
American Academy of Achievement	1995 til present
Horatio Alger Society of Distinguished Americans	1994 til present

#### Institutional Administrative Appointments

1985-1989	Hopkins University School of Medicine Admissions Committee
1992	Search Committee Director of Pediatric Neurology
1995	Search Committee Chairman of Internal Medicine
1996	Search Committee Dean of the School of Medicine
1998-1999	Search Committee Director of Anesthesia/Critical Care Medicine
1998-Present	LCME Subcommittee IV: Educational Program for MD Program
2003-2004	Search Committee, Director of Urology
2011	Search Committee, Dean/CEO of Johns Hopkins Medicine

**Professional Societies**

1982 - Present	American Association for the Advancement of Science
1984 - Present	Monumental Medical Society
1985 - Present	National Pediatric Oncology Group
1986 - Present	National Medical Association
1989 - Present	American Association of Neurological Surgeons
1989 - Present	Congress of Neurological Surgeons
1989 - Present	Maryland Neurological Society
1991 - Present	Alpha Omega Alpha National Medical Honor Society
1991 - Present	Governor's Drug and Alcohol Abuse Commission
1991 - Present	American Medical Association
1996 - Present	Dana Alliance for Brain Initiatives
1998 - Present	Pediatric Section, American Association of Neurological Surgeons
1998 - 2007	American Society of Pediatric Neurosurgeons
2008 - Present	American Cleft Palate-Craniofacial Association
2010 - Present	Institute of Medicine (IOM) of the National Academies

**Advisory Committees**

1987 - Present	Med. Advisory Bd of the Children's Cancer Foundation
1985-Present	Pediatric Surgery Advisory Board Johns Hopkins Medicine

**Employment record:  
name**

List below all positions held since college, including the title or description of job, of employment, location of work, and inclusive dates of employment.

**1984 - Present**

Director Division of Pediatric Neurosurgery  
The Johns Hopkins Medical Institutions Baltimore, Maryland

**1991 - Present**

Co-Director of The Johns Hopkins Cleft and Craniofacial  
Johns Hopkins Hospital Baltimore, Maryland

**June, 1999 - Present**

Professor of Neurological Surgery  
Johns Hopkins Medical Institutions Baltimore, Maryland

**June, 1999 - Present**

Professor of Oncology  
Johns Hopkins Medical Institutions Baltimore, Maryland

**June, 1999 - Present**

Professor of Plastic Surgery  
Johns Hopkins Medical Institutions Baltimore, Maryland

**June, 1999 - Present**

Professor of Pediatrics  
Johns Hopkins Medical Institutions Baltimore, Maryland

**Past****1984 - 1991**

Assistant Professor of Neurological Surgery Director Division of Pediatric Neurosurgery  
The Johns Hopkins Medical Institutions Baltimore, Maryland

**1984 - 1991**

Assistant Professor of Oncology Co-Director of Neurosurgical Oncology  
The Johns Hopkins Medical Institutions Baltimore, Maryland

**1987 - 1996**

Assistant Professor of Pediatrics  
The Johns Hopkins Medical Institutions Baltimore, Maryland

**1991 - 1999**

Associate Professor of Neurological Surgery, Oncology, Plastic Surgery, and Pediatrics  
The Johns Hopkins Medical Institutions Baltimore, Maryland

**Government****experience:**

List any experience in or direct association with Federal, State, or local governments, including any advisory, consultative, honorary or other part time service or positions.

President's Council on Bioethics 2004 - 2008

**Published****Writings:**

List the titles, publishers and dates of books, articles, reports or other published materials you have written.

1. Carson BS, Anderson J, Grossman S, Hilton J, White C, Colvin OM, Clark A, Grochow L, Kahn A, Murray K: An Improved Rabbit Brain Tumor Model Amenable to Diagnostic Radiographic Procedures. *Neurosurgery*, Vol. 11, No. 5, 603-608, 1982.
2. Carson BS, Anderson J, Grossman S, Hilton J, White C, Murray K, Colvin OM: Radiographic Imaging of a Rabbit Brain Tumor Model. *Investigative Radiology*, Vol. 17, No. 4, 1982.
3. Maria B, Zinreich J, Freeman J, Carson BS, Rosenbaum A: Dandy-Walker Syndrome Revisited. *Annals of Neurology*, Vol. 18, No. 3, 389, 1985.
4. Rosenbloom S, Carson BS, Wang H, Rosenbaum A, Udvarhelyi GB: Cerebellopontine angle Lipoma. *Surgical Neurology*, 23:134-138, 1985.
5. Maria B, Cafferty L, Singer H, Epstein J, Carson BS: Diffuse Leptomeningeal Seeding from a Spinal Cord Glioblastoma in a Child with Neurofibromatosis. *J. Neuro-Oncology*, 4, 159-163, 1986.
6. Dalos N, Vining EPG, Carson BS, Freeman JM: Rasmussen's Encephalitis: Clinical Recognition and Surgical Management. *Epilepsia*, 27:594, 1986.
7. O'Tuama L, Williams J, LaFrance N, Wagner H, Links J, Dannals R, Carson BS, Brem H, Strauss L: Role of 11 C-L-Methionine Positron Emission Tomography (PET) in the Care of Children with Brain Tumors. *Annals of Neurology*, Vol. 20, No. 3, 422, September, 1986.
8. Wang A, Carson BS: The Dandy-Walker Malformation: Upward Herniation in the Shunted Child. *Surg. Neur.* 28:215-20, 1987.
9. Vining EPG, Carson BS, Freeman J, Long D: Bilateral Epileptic Abnormalities: A Unilateral Cure. *Epilepsia*, 28:591, 1987.
10. Maria B, Zinreich J, Carson BS, Rosenbaum A, Freeman J: Dandy-Walker Syndrome Revisited. *Pediatric Neuroscience*, 13:45-51, 1987.
11. Uematsu S, Rosenbaum AE, Abel DL, Erozan YS, Gupta PK, Carson BS, Kumar AJ: Helmet for Infant Skull Fixation during Stereotactic Neurosurgery. *Applied Neurophysiology*, 50:114-118, 1987.
12. Carson, BS: Factors Affecting Minority Learning in Scientific Fields. *Journal of College Science Teaching*, Vol. XVII, No. 5, March/April, 1988.
13. Price J, Loury M, Carson BS, Johns M: The Pericranial Flap for Reconstruction of Anterior Skull Base Defects. *Laryngoscope*, 98(11):1159- 1164, November, 1988.
14. O'Tuama L, Phillips P, Strauss L, Carson BS, Uno Y, Smith Q, Dannals R, Wilson A, Ravert H, Loats S, Loats H, LaFrance N, Wagner H: Two-Phase [<sup>11</sup>C] L-methionine PET in Childhood Brain Tumors. *Ped. Neuro.*, 6:3, 163- 170, 1988.



15. Carson B, Winfield J, Wang H, Reid C, McPherson R, Kopits S, Uematsu S: Surgical Management of Cervicomedullary Compression in Achondroplastic Patients. *Basic Life Sci*, 48:207-214, 1988.
16. Cameron D, Reitz B, Carson BS, Long D, Dufresne C, Vander Kolk C, Maxwell L, Tighman D, Nichols D, Wetzel R, Rogers M: Separation of Craniopagus Siamese Twins Using Cardiopulmonary Bypass and Hypothermic Circulatory Arrest. *Journal of Thoracic and Cardiovascular Surgery*, 98:961-967, 1989.
17. Moskowitz N, Carson BS, Levitt R: Foramen Magnum Decompression in an Infant with Homozygous Achondroplasia. *Journal of Neurosurgery*, 70:126-128, 1989.
18. Brem H, Beaver B, Zinreich S, Scherer L, Carson BS, Haller J: Neonatal Diagnosis of a Presacral Mass in the Presence of Congenital Anal Stenosis and Partial Sacral Agenesis. *Journal Pediatric Surgery*, Vol. 24, No. 10, 1076-1078, October, 1989.
19. Zinreich SJ, Kennedy DW, Long DM, Carson BS, Dufresne CR: 3-D Applications in Neuroradiology. *Hospimedica*, 8(1):29-32, February, 1990.
20. North R, Kidd D, Piantadosi S, Carson BS: Percutaneous Retrogasserian Glycerin Rhizotomy. Predictors of Success and Failure in the Treatment of Trigeminal Neuralgia. *J. Neurosurg.*, 72:851-856, 1990.
21. Carson BS, Brem H: Neurosurgery Update. *JAMA*, Vol. 263, No. 19, May 16, 1990.
22. Aryanpur J, Hurko O, Francomano C, Wang H, Carson BS: Craniocervical Decompression for Cervico-Medullary Compression in Pediatric Patients with Achondroplasia. *J Neurosurg.* 73:375-382, 1990.
23. Phillips PC, Carson BS, Kaufman SH, Black AD, Morelos JC, Colvin OM: Glutathione S-Transferase and Glutathione in Human Brain Tumors and Brain Tumor Cell Lines. *Cancer Research*, 1990.
24. Vining E, Freeman J, Carson BS, Brandt J: Hemispherectomy in Children - The Johns Hopkins Experience: 1968-1988. A Preliminary Report. *Journal of Epilepsy*, Vol. 3 (Suppl):169-176, 1990.
25. Ikeda Y, Carson BS, Long DM: Therapeutic Effects of Topical Dexamethasone on Experimental Brain Tumors and Peritumoural Brain Oedema. *Acta Neurochirurgica - Supplementum*, 51:163-164, 1990.
26. Goldstein P, Taylor WS, Zisow D, Carson BS, Shuster E, Brodner R: Ventriculo-amniotic Shunt for Treatment of Hydrocephalus in One of Twins: Medical, Ethical and Legal Considerations. *Journal of Perinatal Medicine*, Vol. 18, Suppl. I, 1990.
27. Carson BS, Dufresne CR: Craniofacial Reconstruction. *The Video Journal of Neurosurgery*, Vol. 4, Issue 1, Part 2, 1990. Professional Information Library.
28. Vander Kolk CA, Zinreich SJ, Carson BS, Bryan N, Manson PN: An Interactive 3D-CT Surgical Localizer for Craniofacial Surgery. *Craniofacial Surgery*, 4:25, 1990.

29. Carson BS: Pediatric Neurosurgery. *Curr Opin Neurol Neurosurg*, 3(3): 394- 399, 1990.
30. Strauss LC, Killmond TM, Carson BS, Maria BL, Wharam MD, Leventhal BG: Efficacy of Postoperative Chemotherapy Using Cisplatin Plus Etoposide in Young Children with Brain Tumors. *Medical and Pediatric Oncology*, 19:16-21, 1991.
31. Mattox D, Carson BS: Transpalatal - Transphenoidal Approaches to the Sella in Children. *Skull Base Surgery*, Vol. 1, No. 3, 1991.
32. Corden BJ, Strauss LC, Killmond T, Carson BS, Wharam MD, Kumar AJ, Piantadosi S, Robb PA, Phillips PC: Cisplatin, Ara-C and Etoposide (PAE) in the Treatment of Recurrent Childhood Brain Tumors. *J Neuro-Oncology*, 11(1):57-63, August, 1991.
33. Candy EJ, Miller NR, Carson BS: Myxoma of Bone Involving the Orbit. Case Report. *Arch Ophthalmology*, 109:919-920, July, 1991.
34. Carson BS: Pediatric Neurosurgery. *Curr Opin Neurol Neurosurg*, 4(3):400- 405, 1991.
35. Thilo EH, Park-Moore B, Berman ER, Carson BS: Oxygen Saturation by Pulse Oximetry in Health Infants at an Altitude of 1610 m (5280 ft). What is Normal? *Am J Dis Child*, 145(10): 1137-1140, 1991.
36. Phillips PC, Than TT, Cork LC, Hilton J, Carson BS, Colvin OM, Grochow LB: Intrathecal 4-hydroperoxycyclophosphamide: Neurotoxicity, Cerebrospinal Fluid Pharmacokinetics, and Antitumor activity in a rabbit model VX-2 leptomeningeal carcinomatosis. *Cancer Research*, 52: 6168- 6174, November, 1992.
37. Tsuchida T, Hruban RH, C, Carson BS, Phillips PC: Colloid Cysts of the Third Ventricle: Immunohistochemical Evidence for Non-Neuroepithelial Differentiation. *Human Pathology*, 23(7):811-816, 1992.
38. Richtsmeier WJ, Brigg RJ, Koch WM, Eisele DW, Loury MC, Price JC, Mattox DE, Carson BS: Complications and Early Outcome of Anterior Craniofacial Resection. *Archives of Otolaryngology -- Head & Neck Surgery*, 118(9):913-917, September, 1992.
39. Griffin CA, Long P, Carson BS, Brem H: Chromosome Abnormalities in Low Grade Central Nervous System Tumors. *Journal Cancer Genetics and Cytogenetics*, 60(1):67-73, 1992.
40. Carson BS: Pineal Region Tumors in Children. *Contemporary Neurosurgery*, Vol. 14, No. 24, 1992.
41. Arroyo S, Krauss GL, Lesser RP, Gordon B, Jr Hart J, Carson BS, Uematsu S: Simple Partial Seizures: Clinical-Functional Correlation. A Case Report. *Neurology*, 42:642-646, 1992.

42. Vander Kolk CA, Zinreich J, Carson BS, Manson PN: An Interactive 3D Surgical Localizer for Craniofacial Surgery. *Craniofacial Surgery*, 5, 1992.
43. Tsuchida T, Hruban RH, Carson BS, Phillips PC: Folliculo-Stellate Cells in the Human Anterior Pituitary Express Cytokeratin. *Path. Res. Pract.*, 189:184-188, 1993.
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#### Political

##### Affiliations

**and activities:** List memberships and offices held in and services rendered to all political parties or election committees during the last 10 years.

I ran for President of the United States of America in 2016.

#### Political

##### Contributions:

Itemize all political contributions of \$500 or more to any individual, campaign organization, political party, political action committee or similar entity during the last eight years and identify specific amounts, dates, and names of recipients.

none

**Qualifications:** State fully your qualifications to serve in the position to which you have been named.

My qualifications to serve as the secretary of HUD include a strong desire to provide safe living environments for all American citizens and my ability to lead large teams to achieve great results once considered impossible. I recognize that it weakens the fabric of our country when we have large numbers of people who are unable to succeed because of housing insecurity. Poor education and job training are also major factors that should be addressed. By coordinating our efforts with other departments, if confirmed, I will ensure HUD leads the way in creating ladders to opportunity. I have experienced housing insecurity in my own life and have spent many years working tirelessly to promote education especially among the underserved in our society. Since the department's creation fifty years ago, HUD has experimented with many policies and demonstration projects. If I am confirmed as secretary, my staff and I will take a fresh look at what is working and what is not. We will commit ourselves to finding ways to duplicate what is working and create opportunities for all American citizens to achieve the American dream.

I have faced many seemingly impossible tasks during my life and have learned to utilize available resources to accomplish goals. The ability to get things done has broad applicability across many areas. If confirmed I will use those talents and the talents of many with extensive experience in the housing arena to create success.

**Future employment relationships:**

1. Indicate whether you will sever all connections with your present employer, business firm, association or organization if you are confirmed by the Senate.

yes

2. As far as can be foreseen, state whether you have any plans after completing government service to resume employment, affiliation or practice with your previous employer, business firm, association or organization.

No such plans

3. Has anybody made you a commitment to a job after you leave government?

No

4. Do you expect to serve the full term for which you have been appointed?

Yes

**Potential conflicts  
of interest:**

1. Describe any financial arrangements or deferred compensation agreements or other continuing dealings with business associates, clients or customers who will be affected by policies which you will influence in the position to which you have been nominated.

None

2. List any investments, obligations, liabilities, or other relationships which might involve potential conflicts of interest with the position to which you have been nominated.

None

3. Describe any business relationship, dealing or financial transaction (other than tax paying) which you have had during the last 10 years with the Federal Government, whether for yourself, on behalf of a client, or acting as an agent, that might in any way constitute or result in a possible conflict of interest with the position to which you have been nominated.

None

4. List any lobbying activity during the past ten years in which you have engaged in for the purpose of directly or indirectly influencing the passage, defeat or modification of any legislation at the national level of government or affecting the administration and execution of national law or public policy.

None

5. Explain how you will resolve any conflict of interest that may be disclosed by your responses to the items above.

If anything is discovered I will openly and honestly resolve it.

**Civil, criminal and  
investigatory  
actions:**

1. Give the full details of any civil or criminal proceeding in which you were a defendant or any inquiry or investigation by a Federal, State, or local agency in which you were the subject of the inquiry or investigation.

Previously described in FBI report: a patient whose life was saved by an urgent neurosurgical procedure developed a facial palsy and attempted to bring a lawsuit against me, but it was rejected by the court and the appeals court. It never went to trial.

2. Give the full details of any proceeding, inquiry or investigation by any professional association including any bar association in which you were the subject of the proceeding, inquiry or investigation.

None

**Questions for Dr. Benjamin Carson, Secretary-Designate, U.S. Department of Housing and Urban Development from Ranking Member Brown:**

**Foreclosure Crisis and Steering**

We've seen what happens when borrowers don't have access to stable mortgage credit like the 30-year fixed-rate. Over 60% of subprime mortgages that were securitized in 2006 were originated to borrowers that would have qualified for lower-cost, prime loans. Wells Fargo and Countrywide, among others, settled suits that they participated in a pattern of discrimination in mortgage lending including steering. This lending discrimination and the resulting foreclosures had a devastating impact with Hispanic and African-American families losing over 40% and 31% of their wealth between 2007 and 2010.

**How will you ensure that HUD fulfills its mission and FHA insured loans remain available to borrowers in all communities?**

*As Secretary, if confirmed, I will work to recruit a strong housing finance practitioner, who believes in the mission of FHA, as FHA Commissioner. We work hard to balance mission and risk to preserve and sustain FHA now and into the future. We will also use existing authorities to increase the certainty of loan eligibility in an effort to attract back many of the lenders who are no longer offering FHA products.*

**Federal Housing Administration (FHA)**

FHA requires servicers to conduct specific loss mitigation efforts prior to foreclosure. **Will you commit to enforcing those requirements and protecting a homeowner's right to recourse if a lender does not comply with FHA's loss mitigation regulations?**

*I will ensure that all required loss mitigation efforts are made by servicers prior to foreclosure.*

**DASP**

HUD has used bulk sales of non-performing loans through FHA's distressed asset sales program, or DASP, with mixed reviews. DASP was recently revised to better protect borrowers seeking relief but more could be done to help borrowers and include community organizations and non-profits in these sales. **How will you improve access to these sales for non-profits and community-based organizations?**

*There has to be balance. I do not believe buyers of properties with seriously delinquent mortgages should push people out onto the streets. While at the same time I also believe we have a duty to find best execution in these sales for the fund and ultimately the tax payer. If confirmed, I will make this program a priority and work with FHA staff to ensure this balanced policy approach.*

**Enforcement staffing**

During the hearing, you were asked about the Fair Housing Act. In response, you noted that LBJ had said no one can possibly question the Fair Housing Act, and that you agree with him.

One of HUD's most important responsibilities is helping to enforce the Fair Housing Act. But HUD's Office of Fair Housing and Equal Opportunity remains severely understaffed.

In 2008, the bipartisan National Commission on Fair Housing and Equal Opportunity, led by former HUD Secretaries Jack Kemp and Henry Cisneros, concluded that “HUD has chronically understaffed its fair housing enforcement” and “[b]ecause enforcement of the Fair Housing Act is only one component of its activities, there are often conflicts in resource utilization, including staffing, travel funds, contract funds, and educational activities.” Nearly ten years later, staffing for the Office of Fair Housing and Equal Opportunity remains inadequate for accomplishing its mandate and objectives.

**What concrete steps would you take to address this staffing shortfall?** *I was surprised to hear that staffing in the last 8 years was lower than when President Bush was in office. I will look at this and see what improvements we can make to getting people hired.*

### **Bad Actors**

Several large financial institutions have lengthy enforcement records before U.S. federal agencies, including the Justice Department, HUD, and FHA, not to mention state agencies and foreign regulators. Many of these banks are the same ones that American taxpayers bailed out during the financial crisis. For instance, large banks have been fined for falsely certifying loans as eligible for FHA mortgage insurance and failing to disclose thousands of faulty loans to HUD, resulting in a significant cost to taxpayers and steering prime borrowers into subprime loans and falsifying income information on mortgage applications.

**In your view, should HUD and FHA do business with companies that repeatedly violate the law? How bad would a company’s record of legal violations have to be before HUD cut off business with them?** *As Secretary, if confirmed, I will ensure that companies who repeatedly violate the law will be dealt with under the laws and regulations which govern enforcement.*

One institution that has had several alleged violations of HUD or FHA rules was, for a period, run by the nominee to be the Secretary of the Treasury. **How will you ensure that HUD has a fair process for evaluating that institution’s dealings with HUD, FHA, and the Department of Justice are impartial and not influenced in an improper manner?** *As I said before all Americans will be treated fairly and the same.*

### **Fair Housing - LGBTQ**

In response to a question on the housing rights of lesbian, gay, bisexual, transgender, and queer (LGBTQ) individuals, you stated that you, “believe that all Americans...should be protected by the law.”

You then went on to say that you have said that you believe that, “no one gets extra rights. Extra rights means, you get to redefine everything for everybody else.”

**Are there any instances you can think of where protecting equal access to housing opportunities for LGBTQ people would mean providing them “extra” rights?**

*I can not.*



**Do you believe HUD currently provides “extra rights” to LGBTQ people that need to be withdrawn?**

*I do not.*

#### **Programs that Work Across Silos**

You mentioned that you are interested in working across program silos to strengthen people and communities. During the Obama Administration, HUD has implemented several initiatives that do just that, including Promise Zones, Sustainable Communities, and Choice Neighborhoods. These initiatives involve collaboration within HUD and between HUD and other federal agencies. In addition, these federal partnerships have catalyzed local community collaborations that bring together local government agencies, schools, the non-profit and charitable sector, private businesses, anchor institutions such as hospitals and universities, and citizens to improve their communities and create access to housing and economic opportunity.

**Are you familiar with each of these initiatives? Do you support continuing them? If not, how would you change them?**

*I am familiar with these initiatives. As I mentioned in committee, I support the goals of these programs. I'm not sure the mechanisms to achieve these goals are properly coordinated, however. For instance, I'm a fan of the concepts of "promise zones". No funding is necessarily associated with this designation, but agencies are encouraged to give great deference to this designation status. When the Mayor of Camden attempted to project base section 8 vouchers to encourage the development of affordable housing and improve the "promise zone", the Office of Fair Housing rejected that request because of the concentrated poverty in the area. And while I truly agree with improving "place", I'm concerned that Choice Neighborhoods has become too complicated. Still, the idea of cutting across silos is a key policy choice for me. These are the very issues I plan to focus on during my listening tour. What is working? What is not work? Why or why not?*

#### **Infrastructure and Housing**

The President-Elect's promised \$1 trillion investment in infrastructure is one of the pillars of the President's Plan for Urban Renewal. This is an area where I've said I'd like to work together with the new Administration.

Our public housing stock faces an estimated backlog of \$26 billion in repairs. I was pleased that in our meeting you said that you are supportive of investing in our public housing infrastructure. Can you elaborate on this?

**Will you work with the President to ensure that there is a real infrastructure package to address the needs of our urban and rural communities, and that it includes funding for preserving and creating affordable housing?**

*I will absolutely commit to advocating for the inclusion of housing in the President Elect's infrastructure package.*

### **Reintegrating People with Criminal Records**

You indicated that you think that HUD should be working with the Department of Justice to address, “inequities there that are keeping us from developing talent that can contribute to the strength of our nation.” **Can you elaborate on that?**

*Certainly. This is just one example, but an important one. When accused of a crime an offender's charge sheet usually includes a wide variety of crimes. Many charges may or may not be true. The offender pleads down to and is convicted of a single charge, yet the litany of charges will stay on the offender's record. They may not have been convicted of those other crimes, yet there on the record they stay. Background checks reveal these charges. Potential future employers see those charges and may not hire this person because of them. I think we can do better than this.*

**Does that mean that you think that we should do more to help formerly-incarcerated people reintegrate successfully back into society?**

*Yes, absolutely.*

I've been working on this issue here, particularly on “Ban the Box” initiatives to help people find jobs that will give them dignity and help prevent recidivism.

HUD and DOJ recently partnered on the Juvenile Reentry Assistance Program (JRAP) which provided grants to PHAs and nonprofit legal aid organizations to help young people up to age 24 who reside or could reside in public housing who've paid their debt to society rehabilitate and reintegrate back into their communities and become productive members of the community.

**If so, what role do you think HUD can play in helping people who have been involved with the criminal justice system and have paid their debt to society successfully reintegrate and contribute to society?**

*This is an area of particular interest and concern to me. I'd like to know more about “Ban the Box” and be looking for new ways which HUD can actually be involved in the process. Whether there is a direct role or we begin to address indirectly using the Secretary's platform as a means to bring these issues into the public discourse, I will do so.*

**If confirmed, will you work with me on this issue?**

*I look forward to it.*

### **Mentorship Programs**

In response to a questions from Senator Crapo, you testified that you are interested in promoting mentorship programs. As you put it, “[w]e have a lot of very successful people who can mentor young people...and show them the way.”

I agree with you that mentors can be of great help to young people who are seeking a positive path forward. I've often said that the country is losing future doctors, engineers, teachers, and entrepreneurs because of an opportunity gap.

I have worked with President Obama on his My Brother's Keeper (MBK) initiative, which works to connect male students of color with community leaders through mentoring relationships and educational events. The MBK initiative encourages communities to implement a coherent cradle-to-college-and-career strategy for improving the life outcomes of all young people to ensure that they can reach their full potential, regardless of who they are, where they come from, or the circumstances into which they are born. I've helped launch local My Brother's Keeper initiatives in Cleveland, Akron, the Mahoning Valley, Toledo, Lorain and Mansfield, Ohio.

**Are you familiar with the MBK mentoring program?**

*I am familiar with the goals of the program, but not with the results or progress the initiative is making. As Secretary, if confirmed, I would very much like to visit one of the local chapters with you to see the impact they are having and understand the program better.*

**What role do you believe HUD can play in encouraging mentorship programs such as this?**

*I believe the faith community and the not for profit community as a whole can help greatly. This is exactly what I tried to do with the Carson's Scholars and our Reading Room initiative.*

**Preserving Access to Opportunity**

In recent years, many cities have seen a wave of population growth and investment that have led to greater economic activity, tighter rental housing markets, and rising rental housing costs. As a result, many lower-income families and businesses who endured challenging decades in their communities are finding themselves priced out of their long-time neighborhoods just when additional economic opportunities are opening up. Loss of housing in urban neighborhoods can push residents away from access to jobs, transit, and local support networks such as hospitals and child care. In many of these neighborhoods, federally-assisted housing may be coming to the end of long-term affordability contracts or at risk of loss due to physical deterioration. HUD estimates that we are losing 10,000 units of public housing every year due to physical obsolescence. By 2025, nearly 2.2 million units of HUD-assisted and Low Income Housing Tax Credit-supported housing will reach the end of their affordability periods.<sup>1</sup>

**Do you believe that HUD and communities should help preserve housing and economic opportunities for lower-income families in neighborhoods experiencing economic growth and rising rental costs?**

*I do.*

**If so, what role do you think HUD and HUD's programs should play in preserving these opportunities?**

*First, I believe in the project owner's right to decide whether or not to continue in the program. That said, I believe HUD should work to foster conditions where the project owner "wants" to continue with us. If we are paying rent, we should pay timely. Our REAC inspection process should be consistent. Our regulations should be black and white. Congress has a role here, too.*

<sup>1</sup> See "AMERICA'S RENTAL HOUSING: Expanding Options for Diverse and Growing Demand, Key Facts," p. 4, Harvard Joint Center for Housing Studies, December 9, 2015, available at <http://jchs.harvard.edu/americas-rental-housing>.

*CR's create uncertainty. Timely budgets can help. I said and I will continue to say that I am a fan of the Low Income Housing Tax Credit program. It is an example of what the public and private sector can do together. I also view project based section 8 contracts as a type of community asset. If these contracts are being abated due to the poor conditions of the property, we should facilitate the transfer of the asset to another, more deserving property.*

### **Housing for People with Disabilities**

Very-low income people with disabilities have great difficulty in finding and paying for suitable affordable housing with access to appropriate features and services. Over 1 million very low-income, non-elderly persons with disabilities pay over half of their incomes for housing, and approximately 2 million more people - including those with developmental disabilities - are living in more restrictive, institutional environments than they would choose or are living with an aging caregiver. Rent on a modest 1 bedroom apartment at HUD's estimated national fair market rent would consume all of the income of a person relying upon Supplemental Security Income (SSI).

#### **What do you view as HUD's role in meeting the housing needs of low-income people with disabilities?**

*HUD has both a production/rental subsidy role and an enforcement role. Beyond paying the rent for persons with disabilities, HUD has a responsibility to ensure accessible units are available under the law.*

### **Housing for Senior Citizens**

Across America, seniors are struggling to pay for their housing costs. We know that very low income seniors who pay more than half of their incomes for housing also spend much less than their peers on health care, food, transportation and retirement savings. We also know that affordable housing can be a tremendous, cost-saving platform for the provision of services to seniors – services that help seniors remain healthy, address health challenges, and age in place.

Yet, only one-third of seniors eligible for HUD rental assistance programs get to use them, resulting in the housing cost burdens and associated lower spending on health, food, and transportation. These shut-out seniors also miss out on the health benefits that come with access to a service coordinator in their apartment buildings, from living in appropriately accessible homes that HUD-assisted housing provides, and living in a community that guards against social isolation.

What is more, recent studies from both the Bipartisan Policy Center and Harvard's Joint Center for Housing Studies have documented a coming wave of housing needs for America's senior citizens. These needs will include: additional affordable rental housing, housing and community adaptations necessary to help seniors age in place; integrating health and supportive services into housing; and improving technologies such as telemedicine. To meet these challenges, the Bipartisan Policy Center has recommended a combination of continued

investment in affordable rental housing, home modification programs, and coordination between health care and housing providers to improve health outcomes and lower costs.

**If confirmed, what will you do to meet the housing challenges of an aging America?**

*As you know, HUD's 232 program has been a great partner in helping to create and preserve senior housing. I will ensure that office continues to have the resources it needs to continue its mission. The 202 program is also an important tool here. But on our national listening tour I hope to find innovative examples of other ways we can support our seniors.*

**Will you take actions to increase the supply of affordable, accessible rental housing for lower-income seniors?**

*I will.*

**Will you take actions to help seniors modify their homes in order to help them age in place?**

*First, yes I will. This is an eligible use of some of our CPD. I do believe aging in place is far better solution for our seniors. On a macro level keeping our seniors in their homes versus an institutional setting paid by Medicaid is a vastly cheaper option. Unfortunately HUD does not get credit for savings. I think that is short sighted. I will work with our OMB on that question and I hope you will work with CBO on that same question.*

**How would you foster collaboration with health care providers to meet the needs of America's seniors?**

*I am very interested in the work being done across the nation looking at the intersection of health and housing. I believe that encouraging "light services" in our senior buildings is a great way to do that. I look forward to focusing on this question if I am confirmed.*

**Do you support service coordination as a strategy for improving outcomes for seniors?**

*I absolutely do. One of the first issues I will look at is why HUD's office of multifamily housing takes a dim view of projects with any type of services. Why does the handbook prohibit projects with central kitchens? I think that by encouraging "light services" in conjunction with this housing, we can keep seniors in their current homes and not force them into institutional settings when they don't have the ADL impairments that would necessitate such an option.*

**Housing Opportunities for Persons With AIDS (HOPWA)**

According to the Centers for Disease Control (CDC), there are an estimated 50,000 new HIV infections each year. At the same time, there are more than 1.2 million people living with HIV/AIDS in the United States, and one out of eight is unaware of their status.

For people living with HIV/AIDS, housing is healthcare. Housing has been proven to be an evidenced based structural intervention in HIV prevention. For people struggling with the disabling effects of HIV/AIDS, housing is an essential cornerstone of health and stability. It is estimated that as many as half of all people living with HIV/AIDS will need housing assistance at some point during their illness. Since 1994, the Housing Opportunities for Persons With AIDS (HOPWA) program -- partnered with other state, local and federal resources -- has provided

critical housing assistance to people coping with the debilitating and impoverishing impacts of HIV/AIDS. During 2016, \$310.5 m. was awarded in HOPWA formula funds to grantees within 139 eligible areas. These grantees represent 41 states and Puerto Rico. These formula funds can be used for a wide range of housing, social services, program planning, and development costs including, but not limited to: the acquisition, rehabilitation, or new construction of housing units; costs for facility operations; rental assistance; and, short-term payments to prevent homelessness.

HOPWA has proven highly cost-effective, leveraging \$3.42 from other sources for every \$1 invested.

**As a medical doctor, what is your understanding of the critical connection of housing and health in creating better health outcomes for people with HIV/AIDS and of the research documenting the critical role social determinants of health – including housing – play in access to care and adherence?**

*I think the research is clear or getting clearer, stable, safe housing is critical for better health outcomes for all Americans. As Secretary, if confirmed, healthy housing will be a focus of my tenure.*

**What do you see as HUD's role in this connection between housing and health in administering programs like the Housing Opportunities for Persons With AIDS (HOPWA) program, homelessness assistance grants and other HUD programs relied on by people with HIV/AIDS and other chronic illnesses?**

*I think our Nation has made ending HIV/AIDS epidemic a national priority. Vast resources have been dedicated to finding a medical treatment for this terrible disease. I think what HUD can do and should do is help foster stable housing through HOPWA, our homeless grants and other housing programs for all Americans and ensure those with HIV/AIDS and other chronic illnesses can access this housing, free from discrimination.*

**How do you see HOPWA as linked to HUD's overall portfolio and as an important component of the strategy to end the HIV/AIDS epidemic?**

*As I said above, I think our Nation has made ending HIV/AIDS epidemic a national priority and great progress has been made. HOPWA has given hope to many Americans and has been an important program of HUD. Again, I think what HUD can do and should do is help foster stable housing for all Americans and ensure those with HIV/AIDS can access this housing, free from discrimination.*

### **Ending Homelessness**

In 2010, *Opening Doors, The Federal Strategic Plan to Prevent and End Homelessness*, set out goals to end homelessness for veterans, the chronically homeless, families, children, and youth and all other homelessness. Through a combination of bipartisan federal investments in appropriate housing solutions - particularly permanent supportive housing for the chronically homeless and HUD-VASH vouchers for veterans - and improved practices at the federal and



local levels, we have made real progress toward these goals. Since 2010, such investments have helped reduce chronic homelessness by 27 percent and veterans' homelessness by 47 percent.

Yet, more remains to be done. According to HUD's 2015 Annual Homeless Assessment Report to Congress, approximately 549,928 people were homeless on a given night in January 2016. Nearly 195,000 of the homeless on this night were in families including at least one child.

**Are you familiar with Opening Doors?**

*I am.*

**Do you intend to continue to build on the progress we've made thus far?**

*I intend to build on progress made since President Bush reconstituted the United States Inter Agency Council on Homelessness early in his Administration that Opening Doors builds on.*

**If so, will you call for additional federal investments to end homelessness for veterans, the chronically homeless, and children and families?**

*If confirmed I will call for continued investment to end homelessness for veterans, the chronically homeless and children and families.*

**Listening to Assisted Families and Advocates**

**Have you met and do you plan to meet with assisted families and organizations that advocate on behalf of HUD program participants and low-income families on your listening tour?**

*I have and will most certainly continue to meet with our important HUD partners. I will also work to recruit and Assistant Secretary to for CPD who has a strong passion for and understanding of these issues.*

**Do you support dialogue between HUD staff and organized tenant groups to assist HUD in its oversight of housing programs?**

*I always believe dialogue is important way to understand each others perspective.*

**HUD Staffing**

According to HUD's FY 2017 Congressional Justifications, the Department "confronts two major challenges: 1) HUD has experienced the greatest percentage decline of permanent career employees across the Government from 2005 through 2014 and 2) HUD possesses the highest percentage of any agency of career permanent employees eligible to retire by 2019. This retirement wave can cause a loss of leadership and institutional knowledge at all levels." Such a loss could also cause a failure to ensure that the Department is upholding its duties to taxpayers by ensuring the quality of federally-assisted housing, enforcing program rules, and overseeing FHA lending programs, for example.

In your testimony, you indicated that you would want to solicit the opinions of HUD staff, many of whom have worked there for many years, and work with staff on a regular basis. President-Elect Trump has said that he would freeze federal employment and shrink the government

through attrition. With HUD facing a potential wave of retirements, this could mean a rapid decline in the number of experienced professionals in the Department.

**Have you examined the potential impact of a federal hiring freeze on HUD's ability to carry out its mission and ensure the public trust?**

*HUD has faced many issues over the last 8 years that have challenged the agency's "human capital". As Secretary, if confirmed, I look forward to meeting with our career leadership to get a better sense of what a hiring freeze might mean. But I can tell you that I have heard from HUD staff and understand morale plays an important role too. When political leadership either doesn't care about or value its career professionals, those employees realize that quickly. Many leave. I will come into the agency with a deep regard for HUD's career professionals. I look forward to their ideas. I look forward to getting to know them. I look forward to being on "their" team.*

**Shortage of Affordable Units/Housing Costs**

Dr. Carson, you have emphasized in your testimony the personal development component of HUD's mission. I believe many people share your goal of helping all Americans reach their potential.

But today's affordable housing shortage is not just a problem of human development, but also of housing development. The market alone is not producing sufficient housing that is affordable to working families and those on fixed incomes.

Housing is generally considered affordable if it consumes no more than 30 percent of income.

A person with a full-time job would need to earn an hourly wage of \$20.30 in order to afford a modest, two-bedroom rental at HUD's national average fair market rent.<sup>2</sup> This "housing wage" is far above the minimum wage, income available to persons with disabilities who rely upon Supplemental Security Income, or even the median wage earned by renters. While housing costs vary across the country, in no state, metropolitan area, or county, can a full-time worker earning the federal minimum wage afford a modest two-bedroom rental home.<sup>3</sup> Studies have demonstrated that people performing essential work – like child care teachers, bus drivers, and retail workers – are often unable to afford rent in the communities they serve.

Half of all renters - over 21 million households - paid more than 30 percent of their incomes towards housing in 2014, and a quarter – over 11 million - paid more than half their incomes for rent. Among extremely low income (ELI) renter households (those with incomes at or below 30 percent of area median income (AMI)), 75 percent pay more than half their incomes on rent. The National Low Income Housing Coalition documents a shortage of 7.2 million affordable and available rental units for the nation's ELI renter households.<sup>4</sup>

<sup>2</sup> See "Out of Reach 2016," Introduction, p. 1, National Low Income Housing Coalition, available at <http://nlihc.org/oor>.

<sup>3</sup> See "Out of Reach 2016".

<sup>4</sup> See "The Gap," National Low Income housing Coalition, March 2016, <http://nlihc.org/research/gap-report>.



Addressing the wages paid to workers is an important part of the housing affordability challenge. But so, too, is the supply of affordable rental housing.

**As HUD Secretary, what steps will you take to address the shortfall in affordable and available rental housing in our communities?**

*Lack of affordable housing has many causes. Lack of subsidy is one. Lack of clear and consistent guidance is another. Regulatory and compliance risk is yet another. Too often when I talk about HUD with mayors and elected officials of both parties I hear fear and skepticism in their voices when we talk about the department as a partner. We need to change that. When it comes to deep affordability, though, removing all regulatory barriers won't get you there. It comes down to subsidy. Subsidy levels haven't changed appreciably under Democratic or Republican administrations. Subsidy levels haven't changed appreciably under Democratic or Republican Congresses. I think we can all agree that we will all make sure housing is a key consideration in every appropriations bill. I foresee years of statements from Chairs and Ranking Members of our Appropriations Committees, however, highlighting bright spots in their budgets, but both equally lamenting the fact that they could not do more. If confirmed I will be a vocal advocate internally for funding, but prioritization will continue to occur in this Administration as it did in the last. I believe in HUD's mission. I could have pursued other agencies, but I chose to come to HUD. I chose to come to HUD because I think I can make a difference. If confirmed, I hope to have an opportunity to challenge existing norms and take a fresh look at HUD's programs. If we can lay aside our political differences and come together as Housers, I believe we can find better paths than we see before us. I may be fresh to the fight in Washington, DC, but I am not fresh to the struggle to improve communities and better lives. I will recruit a bi partisan list of practitioners, not ideologues, to serve as Assistant Secretaries. I will surround myself with people who have a passion for improving the agency, not breaking down its programs. I will work with the career staff to examine what has been tried, why it worked or did not work, and if it did not, why not. I hope we can do this together. I hope we can work as partners to reexamine and reimagine these programs.*

**Questions for Dr. Benjamin Carson, Secretary-Designate, U.S. Department of Housing and Urban Development from Senator Shelby:**

1. Dr. Carson, on January 9, 2017, the United States Department of Housing and Urban Development (HUD) announced that the Federal Housing Administration (FHA) will reduce annual mortgage insurance premiums by 25 basis points. Last year, HUD reduced insurance premiums by 50 basis points. By decreasing premiums, FHA will attract a higher market share, while taxpayers will assume greater risk.
  - a. Do you support this reduction in premiums, or do you think we should focus on private capital assuming a greater role in the mortgage market, rather than the government? *I am concerned that in a rush to push this out the door adequate modeling has not occurred. We were neither consulted nor apprised of this change ahead of time. Accordingly, I have been advised that this decrease will be suspended so that the Office of Management and Budget can adequately model this change to understand its long term implications in the calm light of day.*
2. Dr. Carson, last year, Chairman of the House of Representatives Financial Services Committee Jeb Hensarling and I sent a letter to HUD urging the Department to sell non-performing loans to the highest bidder, rather than allowing "preferential bidding" for certain non-profits. This policy minimizes taxpayer losses, and also ensures that firms who purchase the loans have an incentive to invest in the homes and the surrounding communities. Nonetheless, HUD decided to initiate a program to allow preferential bidding for non-profits.
  - a. Do you have an opinion on this program? Is this something you will look at if you are confirmed? *If confirmed I will certainly do that.*
3. Dr. Carson, I believe that a key cause of the housing crisis was the prevalence of no- or low-down payment mortgages. This allowed many borrowers to purchase homes they could not afford, and the resulting lack of equity left many borrowers vulnerable when prices began dropping. FHA insures loans with down payments as low as 3.5%, and some borrowers are able to utilize down payment assistance programs to pay even less up front.
  - a. If confirmed, will you look into how FHA can encourage borrowers to build more equity in their homes? *I absolutely will.*
4. Dr. Carson, the U.S. national debt is almost \$20 trillion. I know that Section 8 and other HUD programs are important to those who rely on them, but we also need to think about ways to cut spending. If confirmed, will you look at how we can make these programs more efficient and cost-effective? *If confirmed, I will.*
5. Dr. Carson, in your written testimony you mentioned that some banks are reluctant to make FHA loans due to a fear of getting sued if borrowers default. Some banks have

reduced their FHA lending significantly, while nonbanks have taken their market share. Some argue that banks are leaving the market due to substantial fines for minor inaccuracies or mistakes. Of course, if banks are taking advantage of customers or violating the law, they should be punished accordingly.

- a. How do you believe HUD and the Department of Justice should balance the need to enforce the laws with the need to treat market participants fairly? *Clear and predictable rules would help. If confirmed, I will recruit a FHA commissioner who will make this a priority.*
6. Dr. Carson, the FHA currently insures 100% of the credit risk when it insures a mortgage. The Veterans Affairs (VA) loan program, meanwhile, does not offer a 100-percent guarantee, requiring the lender to retain some credit risk. Yet, the VA's loan program has historically performed better than FHA from a credit perspective. If confirmed, will you look into—
  - a. First, what reasons might explain this difference in credit performance, and
  - b. Second, whether risk sharing could help improve the FHA program and provide additional protection for taxpayers? *I will.*
7. Dr. Carson, you have said that you want to shift HUD's focus to empowering individuals to make their way out of poverty, rather than on the simple provision of housing subsidies. Given its affordability, do you see manufactured housing as part of the solution to non-subsidized affordable housing and how can the manufactured housing industry be a part of future discussions at HUD? *I absolutely do. We need an all of the above solution.*

**Questions for Dr. Benjamin Carson, Secretary-Designate, U.S. Department of Housing and Urban Development from Senator Heller:**

**QFR #1:** In 2015, I co-lead the bipartisan Senate Finance Committee tax reform working group on Community Development and Infrastructure where we looked at community development tax incentives, such as the New Markets Tax Credit (NMTC) and the Low Income Housing Tax Credit (LIHTC). As you know, these tax credits were created to incentivize certain activities such as affordable rental housing in the case of the LIHTC and investments in projects in low-income communities in the case of the NMTC. I have been a leader in advocating for these tax incentives and would like to know what your views are in regards to these tax incentives? *As I mentioned in our meeting, I believe the LIHTC and NMTC programs have been very successful in attracting private equity capital to affordable rental housing. It is a great example of a successful public private partnership.*

**QFR #2:** Under your direction how will HUD work to get more landlords to participate in veteran housing programs? *The joint HUD VA VASH program has been a tremendous success. The bipartisan support the Congress has given the program should serve as an example of what we can accomplish together. I believe we can attract more landlords by giving certainty and predictability to the program. Our inspection process guidelines must be clear. Or rent payments must be timely. CR's contribute to confusion, so if confirmed, I look forward to working with you on completing the FY 17 appropriations requests.*

**QFR #3:** How would you at HUD help Nevada homeowners who still owe more on their mortgage than what their home is worth? *Many homeowners in certain markets who bought at peak prices in 2007 and 2008 have benefited from house price appreciation in the past 7 years and from the work of HUD and Treasury modification programs. Those programs are winding down, but are still an option for NV homeowners. They should act now, however. Broad based economic recovery and pro growth policies will also help. Much has been done, but there is much left to do. If confirmed, I look forward to working with you to help Nevada's homeowners and promote sustainable homeownership options.*

**QFR #4:** Under your leadership at HUD, how will you focus more effort on helping rural and tribal communities have better access to affordable housing? Do you see manufactured housing as an important means to provide affordable housing in rural areas? *I do see manufactured housing playing an important role in providing affordable housing in rural areas. I think it's important to ensure HUD's policies promote access to this valuable resource. And with regard to tribal communities, as I mentioned in our meeting, if confirmed, I look forward to working with you on reauthorization. I will work with the Office of Public and Indian Housing to get the long awaited needs assessment published.*

**QFR #5:** One major issue we have in Nevada is many rural communities cannot expand because the federal government owns 85% of the land in Nevada. In many cases, communities are landlocked by federal land. Do you believe that having more land in control of local communities instead of the federal government can help expand affordable housing options? *Yes. The recent move by the last administration to expand federal land ownership makes the dilemma more difficult.*

**QFR #6:** How would you help Nevadans who lost their home in the recession become homeowners again in the future? *If confirmed, I will recruit a true practitioner as FHA Commissioner and we will work together to create innovative products to encourage sustainable homeownership. The pro growth policies of the Trump Administration will do a great deal to provide opportunity for those looking to rebuild credit worthiness.*

**QFR #7:** How would you help create more of a role for private sector financing in federal housing programs? *I think we need to explore this topic in more depth to distinguish between those areas where private sector financing puts real capital at risk that also benefits the taxpayers and homeowners/renters from those programs where private capital simply benefits at the expense of homeowners and taxpayers. The LIHTC and NMTC are great examples where there are shared benefits.*

**QFR #8:** Do you believe that private mortgage insurance is an important resource to protect taxpayers from future bailouts and how would you work to ensure private capital is not crowded out of the mortgage insurance market? *I do and if confirmed, I will.*

**QFR #9:** How will you protect FHA's Mutual Mortgage Insurance Fund to ensure it maintains adequate capital reserves? Do you support maintaining reserves higher than the minimum 2%? *The MMI fund was under stress for almost the entire 8 years of the Obama administration. Protecting FHA means keeping this reserve healthy. I have been advised that the recent reduction announced by Secretary Castro will be suspended indefinitely. If confirmed, that suspension will allow our team to fully review this move to decide if the timing is right for such a reduction. 2% seems like a small cushion. I note that other programs maintain 4%. I believe in FHA. I would like to see it strengthened for future homeowners and borrowers. If confirmed, I look forward to working with the Congress to preserve FHA.*

**QFR #10:** What do you believe should be done with Fannie Mae and Freddie Mac? *If confirmed, I would have a voice on the FHFA board, but this is a complicated issue and I would look to coordinate with Treasury and NEC to understand better all the policy implications of various options. As I said in committee, I believe in the 30 year mortgage and sustainable homeownership. If confirmed I will recruit a FHA commissioner who will look for innovative products to achieve this goal.*

**QFR #11:** What would be your general goals when Congress addresses housing finance reform? *Again, I would prefer to coordinate with Treasury and NEC on questions such as this, but in general, I think we need to look at a system where borrowers and taxpayers interests are protected and a vibrant liquid capital market to support affordable rental and sustainable homeownership exists.*

**QFR #12:** Do you support a cost-benefit analysis of all major HUD rulemaking? *I think it is a worthwhile goal, but in some of the more philanthropic aspects of the HUD mission, it may be easy to see the costs and more subjective in measuring the benefits. I would like to find ways to measure long term savings to us as Americans from paying much less to address future problems in HUD's budget before they get extremely expensive to deal with over on HHS' budget. Those savings are real, but hard to quantify in the context of the annual budget process.*

**QFR #13:** How will you work to streamline FHA's processes and requirements in order to allow more Nevadans to qualify for a loan modification and stay in their homes? *The talented career staff at HUD has been quite active since the final years of President Bush's tenure in identifying every available solution to providing modifications and programs to help borrowers stay in their homes. If confirmed, I will work with HUD's career professionals to see what more can be done and I will recruit a strong practitioner as FHA commissioner to think through these issues as well.*

**Questions for Dr. Benjamin Carson, Secretary-Designate, U.S. Department of Housing and Urban Development from Senator Sasse:**

1. In 2015, HUD's inspector general found that as many as 25,000 families received HUD funding, despite exceeding income limits that determine eligibility for HUD programs. For example, one Nebraska-based HUD beneficiary had \$1.6 million in assets and had an income that was almost twice the income threshold. Will you commit to addressing the problem of overincome families as HUD Secretary? *I will look at this issue closely.*
2. How will HUD defer to state and local governments under your leadership? *I believe state and local governments understand their communities much better than we can in Washington, DC. If confirmed, I will work to diffuse power from HUD headquarters and push it to our field offices. Where the statute allows, I will work with state and local leaders to provide flexibility with the resources we entrust to them. And when differences occur, we will resolve those differences civilly, giving our partners the benefit of good intentions. I recently read a letter from a HUD official to a democratic mayor and was shocked by the tone. We will be better partners.*
3. How can HUD avoid interfering with community-based, non-government efforts to fight poverty? *Again, as I said in question 2, we will be better partners. And where we find successful efforts, we will examine to see what is working and we will act as a catalyst to bring those successes to other jurisdictions where those ideas might flourish.*
4. As HUD Secretary the late-Jack Kemp supported policies that were aimed at revitalizing urban areas. How will HUD promote urban renewal under your tenure? *Well again, as I stated above, we will be better partners. And I would also be remiss if I did not expand the question to suburban and rural areas. I think this focus on HUD as an "urban development" agency is a misnomer obviously caused by its name. But to your question, it may be that we just need to get out of the way! Referencing again the democratic mayor in question 2, this mayor is attempting to use every tool at his disposal to revitalize an area of his very large American city. This is the area he grew up in and an area he continues to live in. HUD seems to be putting every roadblock possible in his way. Somewhere in the past 8 years we shifted away from believing in "place based" strategies. I believe, actually as President Obama spoke of early in his tenure, that efforts to improve "place" are critically important to the success of our cities.*
5. Much of my state of Nebraska is rural. What unique challenges does HUD face in rural areas and how will you address them? *As I pointed out in question 4, HUD is both an urban and rural department. Thankfully we have field offices which help us better understand local and unique issues. Our challenges come from programs where Congress has given us little flexibility. One size fits all policy approaches are difficult for HUD to administer when issues in North Platte aren't the same as issues in Brooklyn.*

6. How will you police waste and protect taxpayer dollars at HUD? *Waste and fraud rob American's of the opportunity to receive the assistance the taxpayers intended them to receive. If confirmed I will work with the program offices to instill a culture of waste and fraud detection. I will also actively recruit an IG who will carry on that mission.*
7. When, if at all, should HUD ignore local zoning laws? *HUD does not and should not preempt local zoning laws. However, if local zoning laws are keeping American's from moving freely into communities, HUD should review those laws.*



**Questions for Dr. Benjamin Carson, Secretary-Designate, U.S. Department of Housing and Urban Development from Senator Reed:**

1. In order to avoid conflicts of interest, how will you ensure that the President-elect, the President-elect's family, the President-elect's White House staff, and his Cabinet will not ultimately benefit from any HUD funding or contracts? *This question came up in committee and I unequivocally said I would treat everyone the same and there would be no special favors. As you know, HUD pays the rent for millions of Americans. HUD pays that rent to landlords. If HUD does not pay that rent, these tenants will lose housing. In the case of project based section 8, if HUD elects to abate the contract, that affordable community resource could be lost. If the affordability restrictions are not renewed, property could also be lost from the inventory.*
2. What may surprise many is that according to HUD's most recent annual Fair Housing Report to Congress, 42% of fair housing complaints made in 2015 were made on the basis of a disability - a total of 4,605 complaints filed nationally during that year. Ensuring protections for persons with disabilities and other classes under the Fair Housing Act is a fundamental role of the HUD Secretary. If you are confirmed as HUD Secretary, will you enforce the Fair Housing Act and support the Affirmatively Furthering Fair Housing rule? *I will.*
3. Over the past year, we have all been reminded of the harmful impact of lead poisoning on children. As a pediatric neurosurgeon, you know better than most what impact lead-based paint can have. Federal law banned paint containing lead in 1978, and we have made significant progress on this issue since then. However, there is still much work to be done. According to the CDC, at least four million homes have children that are being exposed to high levels of lead. To that end, last year, Senator Collins and I undertook significant efforts to improve HUD's programs that address lead-based paint hazards in both low-income and assisted housing, as well as continuing our longstanding efforts to ensure that programs at HUD have sufficient funding to make progress in remediating lead hazards. During our investigation of these programs, however, we found that HUD did not have the controls in place to ensure that landlords were identifying and taking the proper steps to protect residents from the harmful effects of lead-based paint. If confirmed, how will you build upon our efforts to improve HUD's ability to detect and address lead-based paint hazards in low-income and assisted housing? How would you support the Office of Lead Hazard Control and Healthy Homes to continue to protect children and families from lead-based paint hazards in homes? *Senator, I would very much appreciate a briefing on your investigation. If confirmed and you are willing, I will ask my team to coordinate with yours to do that. One of the first briefings I will receive from the career professionals at HUD will be from the director of the Office of Lead Hazard Control and Healthy Homes. I hope we can have an open dialogue on these topics in the future as well.*

4. During our meeting, I appreciated your acknowledging that addressing issues early on, such as lead poisoning, could produce positive outcomes by not only saving money, but also improving the health and safety of HUD-assisted and low-income residents. As you continue to evaluate the effectiveness of HUD's programs, it is equally important to consider how housing programs actually save taxpayer dollars in other areas, such as emergency services, jails, and health care programs, including Medicaid and Medicare. There is also a lot of research that shows how stable housing improves health outcomes for vulnerable populations like the elderly, the disabled, those suffering from mental illness, and persons with HIV/AIDS. Will you commit to educating OMB on the taxpayer savings and benefits that housing can generate for other federal and state programs and services? *I will and I would ask the same of you with CBO. Together perhaps we can convince others of this common sense fact that everyone else seems willing to ignore.*
5. President-elect Trump has made clear his intention to impose a hiring freeze, which would prevent HUD from backfilling mission critical positions. With no new hires at HUD, how will you manage the oversight of key multi-billion dollar programs, such as CDBG, Section 8, Public Housing, and FHA? How would you prioritize the various staffing needs across the field and in headquarters to ensure that no program is compromised in terms of oversight and implementation?

*HUD has faced many issues over the last 8 years that have challenged the agency's "human capital". The hiring process at HUD is broken. The process is so bad, you might even consider it a de facto freeze. HUD has actually outsourced its hiring with mixed results. As Secretary, if confirmed, I look forward to meeting with our career leadership to get a better sense of what a hiring freeze might mean. Another issue to consider is retention. I can tell you also that I have heard from HUD staff and understand morale plays an important role here. When political leadership either doesn't care about or value its career professionals, those employees realize that quickly. Many leave. I will come into the agency with a deep regard for HUD's career professionals. I look forward to their ideas. I look forward to getting to know them. I look forward to being on "their" team.*

6. Every year, Senator Collins and I fight to maintain funding for the more than five million households that receive HUD rental assistance, which accounts for more than 84% of HUD's budget. Under tight budget caps and threats of sequestration, we are forced to make tough decisions about how to fund critical HUD programs that not only house people, but also enable low-income families to secure jobs and transition out of poverty. I have been a long-time supporter of HUD's CDBG program, a popular program across Congress. Along with Senator Blunt, I have also been a strong supporter of the Family Self-Sufficiency (FSS) program, which helps residents secure long-term employment and financial independence. If confirmed, how will you prioritize non-rental assistance programs? Specifically, how will you ensure that programs like CDBG and FSS remain top priorities? *I appreciate your work and the work of Senator Collins. I met with her*

*last month and I believe the citizens of the United States are fortunate to have two strong partners such as you at the helm of the committee. Together you symbolize what we can accomplish when we work together. If confirmed, I hope to build on your success. Your work to preserve rental housing serves both as an accomplishment and a cautionary tale. You have seen that in both Republican and Democratic administrations and under Republican and Democratic control, the HUD budget faces extreme competition and pressure. We all support these programs, but it seems we are so busy fighting to maintain, we can never get to a place where we can look improve or try new ideas. CDBG and FSS are important programs. CDBG will always face extreme pressure in the face of renewals. I believe strongly in FSS. There will be no easy answers. If confirmed, I pledge to you that I will work closely with you through the budget process to ensure that you and your staff have the information you need to make the decisions you need to make.*

7. May I have your personal commitment that you will work with me to highlight the importance and uniqueness of the United States Interagency Council on Homelessness in preventing and ending homelessness, as well as working with me to secure sufficient support to extend the Council's sunset date? *I will.*
8. I appreciate your positive comments and support for the United States Interagency Council on Homelessness. Solving homelessness is not just about providing housing – it also requires ensuring access to economic opportunity and social services, such as health care. Interagency task forces, such as the one on homelessness, provide important opportunities so that these issues are not worked on in silos. Indeed, these task forces encourage agencies to come out of their silos and work with one another. To that end, I have long advocated for an interagency task force on healthy housing to better coordinate federal efforts – such as existing programs within HUD and CDC – to ensure that children and families have access to homes free of health hazards, such as lead. This once was a bipartisan effort, and I'm hopeful it can be again. Would you support such a task force? *I would have to understand better what such a task force would look like, but I love the concept and would like to know more. I find this concept very interesting.*
9. During our meeting, we shared our mutual concern for servicemembers with post traumatic stress disorders, too many of whom are also experiencing homelessness. The FY17 THUD bill includes language directing the U.S. Interagency Council on Homelessness to work with the Department of Defense and the Department of Veteran Affairs to help ensure that no servicemember is discharged into homelessness. Will you commit to working with us to ensure that no servicemember is discharged into homelessness? *Without hesitation.*
10. How will HUD work with community-based organizations to provide opportunities for youth in public housing so that they develop the leadership and jobs skills necessary to access greater educational opportunities and enter the workforce? *This is an incredibly important topic. As we discussed, if confirmed, I will immediately embark on a listening*

*tour to learn more about what is working , what is not and what can be done better. We can not do this without partners. I would welcome any comments you might have regarding innovative solutions you've seen.*

11. As HUD Secretary, you will have oversight over the Federal Housing Administration (FHA), which has several foreclosure avoidance tools at its disposal and which have the ability to keep families in their homes. What value do you place on helping a family to avoid foreclosure? If confirmed, do you commit to ensuring that HUD and FHA have exhausted every possible means of helping a family to avoid foreclosure before actually foreclosing on a family? *For so many reasons keeping a family in a home is far preferable to foreclosure. And I know that you, like me, believe we must have a strong FHA available for future homeowners. HUD has a well-developed process that must occur before moving to foreclosure. Foreclosure is not in anyone's best interest. If confirmed I will ensure that HUD and FHA exhaust every option before moving to foreclosure.*

**Questions for Dr. Benjamin Carson, Secretary-Designate, U.S. Department of Housing and Urban Development from Senator Menendez:**

**Questions 1(a) and (b)**

In your book, *America the Beautiful*, you advocate for a 10 percent across-the-board budget cut, year over year, at every federal agency until the budget is balanced.<sup>51</sup> At your nomination hearing last week, you stated that you support a 1 percent across the board cut at every federal agency. With a 1 percent budget cut applied evenly across programs at the Department of Housing and Urban Development, 128,455 fewer households would be assisted with housing vouchers in 2017, compared to 2016. That includes 3,876 households in New Jersey. These cuts would grow dramatically overtime: by 2026, 631,200 fewer families would have housing vouchers, including 19,045 New Jersey families, and another 350,000 households would lose assistance under the Section 8 project-based rental assistance program. Overall, the Department's 2026 budget would be nearly \$11 billion below its 2016 budget, adjusted for inflation.

- (a) Given that information and the number of families that could be at risk of homelessness if they lose assistance, is it your intent, as you stated at the hearing, to propose yearly cuts to the Department's budget of 1 percent? *As Secretary, if confirmed, I commit to you that I will enter the office with no preconceived notions. I will seek the guidance of career professionals and I will immediately embark on a national listening tour to see what is working and what is not working. If I think some programs should receive more funding I will advocate for that. If I think some programs should have less funding, I will advocate for that. I think it would be wholly inappropriate for me to jump to any conclusions about programs before I have something better than a casual observer's view on that particular programs true successes or failures. Importantly, I am very mindful of the wisdom of our founders who set Congress as the appropriator. Again, if confirmed, I look forward to working with you to that end.*
- (b) If it is your intent to impose 1 percent reductions per year, where in the Department's budget do you plan to make cuts? *Again, it is in Congress' purview to impose reductions or additions to the Department's budget. I commit to you that if confirmed, I will faithfully execute my duty and will not spend more than the Congress permits and become antideficient.*

<sup>51</sup> BEN CARSON, M.D., *AMERICA THE BEAUTIFUL: REDISCOVERING WHAT MADE THIS NATION GREAT* 108-109 (2012).

**Question 2**

More than four-fifths of HUD's budget goes to help 5 million households to afford rent. Most of this assistance is delivered through public-private partnerships, under which HUD provides rental assistance that enables families to rent private market housing at affordable rents. These households are primarily seniors, people with disabilities, and families with children, and most are poor – their incomes are about \$13,500 per year, on average.

The cost of providing this assistance goes up every year. For fiscal year 2017, for example, the cost of renewing rental assistance for current families will grow by about \$1.5 billion. The reasons for this are fairly straightforward: rents are rising, and they are rising faster than residents' incomes. More than half of the assisted households are seniors or people with disabilities living on fixed incomes that will rise only 0.3 percent this year; yet rental costs are rising at about 3 percent per year, according to the Bureau of Labor Statistics. The number of families using rental assistance has also risen slightly, because Congress has restored housing vouchers cut under the 2013 sequestration, and provided additional new vouchers to help homeless veterans.

If Congress and the Administration do not provide these increased resources, the consequences will be severe. For instance, if funding for Housing Choice Vouchers – the largest program – were frozen, more than 100,000 fewer seniors, people with disabilities, and families with children would receive assistance in 2017, compared to 2016, including nearly 3,300 in the State of New Jersey.

- Will you support providing the Department the aforementioned resources necessary to meet its current rental assistance obligations in a fiscal year 2017 spending bill? *As you know, the 2017 bill is now almost four months overdue and will be at least 6 months overdue by the time it is finally enacted. I am a vocal proponent for the Housing Choice Voucher program. I am not certain of the current numbers given the continuing resolution. This program is historically very difficult to forecast. I will pledge to you this, if confirmed, I will ensure the department will provide the Congress with the most up to date information it can as the Congress decides what level the program will be funded at for the remainder of 17.*

**Question 3**

The Department of Housing and Urban Development's Federal Housing Administration (FHA) has supported financing for multifamily rental housing and affordable residential healthcare facilities for decades through a public-private partnership with approved lenders. These FHA programs have performed well with low delinquencies and, in fact, generate revenue for the U.S. government while providing needed affordable and workforce rental housing or residential healthcare facilities.

- What is your view on affordable rental housing and the critical role that FHA plays in that market? *Very important role. The HUD D4 and other products are some of the best resources we have in this space. The forty-year amortization, the low interest rate, the usually predictable rules and regulatory guidelines are important tools. When coupled with*

*tax credits, the combination is creating affordable units across America. We have work to do on processing, but in New Jersey you are fortunate to work with some of HUD's best career professionals. Lead by Arden Sokolow, the office working hard to improve efficiencies and processing times to give developers in your state better predictability and customer service. All while protecting the taxpayers by providing strong underwriting and oversight.*

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**Questions 4(a)-(c)**

New Jersey has the unfortunate position of leading the nation in foreclosures and zombie foreclosures. There are far too many New Jerseyans that lost their homes since the 2008 financial crisis – too many of which were the product of predatory mortgage loan products pedaled by unscrupulous lenders in the years leading up to the crisis.

As we transition into the next Administration, it's critical that we neither forget nor minimize the rampant abuse perpetrated by the nation's biggest banks on homeowners, neighborhoods, and taxpayers. In total, these institutions wiped out \$13 trillion dollars in household wealth. In the wake of the crisis, Congress authorized the Federal Housing Administration to require lenders to meet key loss mitigation standards for struggling borrowers.

- (a) Will you commit to ensuring FHA-approved mortgage lenders comply with loss mitigation standards to borrowers, and will you ensure that struggling borrowers have the legal recourse to hold lenders accountable when they fail meet loss mitigation standards? *I will ensure that lenders comply with all loss mitigation standards and will take appropriate actions, if confirmed, to lenders and services who do not. See above, we will ensure lenders comply with HUDs requirements.*
- (b) Under your leadership, how will HUD play a greater role in rehabilitating vacant and decaying properties that have been left behind because of the foreclosure crisis? *There has been much effort in this area with significant resources thrown at this problem. The results are mixed. If confirmed, I will work with mayors and community leaders to eliminate the barriers to effectively caring out this mission. I want to ensure these efforts are successful.*
- (c) How can HUD play a stronger role in assisting families who face foreclosure to stay in their homes? *HUD has a preforeclosure waterfall which must be followed by the servicers. If confirmed, I will recruit a FHA commissioner committed to aggressively ensuring this process is followed.*

**Questions 5(a)-(c)**

Federal Housing Administration (FHA)-insured loans are an essential source of mortgage credit for minority homebuyers. During the last two decades, a third of all African American and Hispanic borrowers have used FHA-insured loans. And since 2008, approximately half of all African-American and Hispanic households looking to buy homes received mortgage financing

insured by FHA. This is in comparison to FHA's average market share of 13 percent over its 81-year history.

- (a) In our meeting, you stressed the importance of the FHA as a key entity that helps underserved borrowers have a chance at the American dream of homeownership. As you know, Secretary Castro announced on January 9, 2017, that FHA would reduce its annual mortgage insurance premiums by a quarter of a percent – a move expected to lower the cost of housing for 1 million families this year. Will you commit to keeping this modest reduction which expands access to mortgage credit for credit-worthy borrowers in place? *It is modest, but I am concerned about the level of modeling which occurred prior to the action. We were neither informed nor consulted about this change. I have been advised that this change will be suspended so that a thorough review can take place.*
- (b) What is your plan for the Federal Housing Administration? How will you ensure that the mutual mortgage insurance fund remains strong, and that HUD serves its mission to provide access to mortgage credit for underserved borrowers, many of whom are minorities and first-time homebuyers? *I could NOT AGREE WITH YOU MORE and that is partly why the answer to (a) is that it will be suspended. I believe in FHA and will work hard to make sure it remains strong.*
- (c) In our meeting, you discussed the importance of homeownership for lower-income and moderate-income families and individuals. You specifically mentioned the importance of assisting individuals to develop and retain good credit so that they are able to purchase homes. In recent years, advances in alternative data and credit scoring models have made it possible to generate credit scores for millions of individuals that were previously unscorable." Both the GSEs and FHA have taken steps to explore the viability of alternative credit scoring models. As HUD Secretary, will you direct FHA to research and consider alternative credit scoring models that would provide credit scores for individuals that may not be able to otherwise qualify for a mortgage loan? *If confirmed, I will call upon FHA and potentially PD&R to research these models.*

#### **Questions 6(a) and (b)**

In my state of New Jersey, New Jersey Community Capital (NJCC) – a nationally recognized Community Development Financial Institution – has been tremendously successful with the loans it has purchased through FHA's Distressed Asset Stabilization Program (DASP), which allows FHA to sell defaulted mortgages to investors. NJCC is able to make modifications to reduce loan balances and lower monthly payments for homeowners that are behind on their mortgages, allowing them to avoid foreclosure and stay in their homes. And where modifications are not possible, NJCC has turned foreclosed homes into affordable rental housing or new affordable ownership opportunities.



- (a) Will you commit to making improvements to DASP that allow community-focused groups like New Jersey Community Capital to purchase more loans and therefore achieve better outcomes for more homeowners and communities? *I will make this a priority and study it further.*
- (b) Will you commit to strengthening the program's loss mitigation, vacant property, and neighborhood stabilization standards so that we can ensure homeowners and neighborhoods are the beneficiaries of this program – not private equity firms and hedge funds? *I will study this further.*

### **Question 7**

The Department of Housing and Urban Development employs about 8,300 people nationwide. Job titles and wages, assigned during the hiring process, typically set a course for an employee's career for years to come. The quest for diversity at all levels of government is an issue of fairness and opportunity, and it's fundamentally tied to an inclusive workplace. However, decades of social scientific research have shown how bias in the employment and hiring process can limit opportunities for historically excluded groups.

- What steps will you take as Secretary of Housing and Urban Development to make your agency a more inclusive and diverse workforce in both senior and mid-level management positions? *I will ensure diversity at HUD, but we can't be diverse if we have a broken HR process. Fixing HR will be a primary focus for my management team.*

### **Question 8**

The Department of Housing and Urban Development has a unique role in empowering disenfranchised communities of color. This is an area about which I care deeply. Understanding the challenges that these communities face, be it housing discrimination, affordability, homelessness, limited employment opportunities, or other, will require a diverse workforce at the most senior level to help you carry out the agency's mission.

- What steps will you take as Secretary of Housing and Urban Development to ensure the strategic planning and mission of the Department is led and crafted by people who look like the communities they serve? *HUD has a diverse work force from top to bottom. I will ensure it stays that way.*

### **Questions 9(a)-(c)**

Across the country, seniors are struggling to pay for their housing costs. We know that very low-income seniors who pay more than half of their incomes for housing have much less than their peers to spend on health care, meals, and transportation. In New Jersey, 70 percent of extremely low-income senior households pay more than half of their income for housing. Nationally, only one in every three seniors eligible for HUD rental assistance programs get to use

them, resulting in severe housing cost burdens and associated with limited spending ability on other necessities. This problem is only going to get worse. With baby boomers retiring, the number of senior renters is projected to soar between now and 2035, as will the number of cost-burdened seniors.

- (a) What do you see as the future of HUD's commitment to providing affordable housing to low-income seniors? *As I previously answered, if confirmed, I will work hard to protect and strengthen these programs.*
- (b) What specific policy steps do you plan to take as Secretary of HUD to expand opportunities that provide affordable, sustainable, and dignified housing that will allow our nation's low-income elderly to maintain independence and age in place? *Again, one area I would like to pursue is coupling light service to our programs which currently do not allow that. Of course we have a robust 232 program, but we I believe we can do more.*
- (c) As a health professional, surely you understand that linking supportive services to affordable and sustainable housing options allows senior residents to continue living independently and age in place. Will you commit to fully funding HUD's affordable housing and service coordinator programs for seniors? *I will commit that I will prioritize these service coordinators and will work to improve their efforts at being successful.*

#### **Questions 10(a)-(c)**

Over 4 million non-elderly adults with significant, long term disabilities have Supplemental Security Income levels (SSI) equal to only 20 percent of Area Median Income (AMI), which is 25 percent below the federal poverty level. The Department of Housing and Urban Development estimates that over 1 million renter households that include a person with disabilities had worst-case housing needs in 2013. Approximately 2 million more are living in more restrictive, institutional environments than they would choose or are living with an aging caregiver.

In 2010, Congress passed the Frank Melville Supportive Housing Investment Act to reform and modernize the HUD Section 811 program, bipartisan legislation I was proud to author. The Section 811 Project-Based Rental Assistance program has been enormously successful in helping states agencies develop integrated permanent supportive housing targeted to people with disabilities who would otherwise be living in high-cost institutional settings or worse, be homeless. Prior to passage of the bill, the per-unit cost of the program was \$150,000. By contrast, the per-unit cost of the program now averages \$30,000.

- (a) What will you do to build on this record of success for the HUD 811 project-based rental assistance program? *I believe in HUD's 811 program. If confirmed, I will work to understand better from the HUD career staff professionals what is working and what is not in the program and what could be improved.*

(b) How do you plan to support the develop of permanent supportive housing units so that adults with disabilities can live amongst the community as opposed to in costly and isolated institutional settings? *This is a serious issue. I look forward to understanding better how to we can accomplish this. As I've said before, home and community based settings are far preferable to institutional ones. I believe in this goal.*

(c) What strategies do you plan to undertake to address the challenge of assisting states to meet this enormous demand for affordable rental housing for non-elderly people with disabilities?

*As I've said earlier, I believe in this goal. I think encouraging public private partnerships is one way to increase production. I will also seek to add housing into the infrastructure plan.*

### **Question 11**

Speaker Ryan's *A Better Way* anti-poverty agenda recommends imposing time limits and work requirements on "work-capable" people receiving federal housing assistance. We know the average stay of a family with housing assistance is approximately eight years, not significantly longer than the five-year limit proposed in *A Better Way*; and those who stay longer tend to be households with seniors and or people with disabilities. Federal housing assistance plays a critical stabilizing role for so many families throughout our country. By imposing arbitrary and costly doomsday clocks on these families, we'd be destabilizing family units and entire communities at large.

- Will you oppose legislation that adds arbitrary time limits on households with federal housing assistance? *As I have previously said, I believe in facts and data. I believe in logic over ideology. I would need evidence to show something to be more than arbitrary.*

### **Question 12**

The National Housing Trust Fund (HTF) was established by the Housing and Economic Recovery Act of 2008 to provide funds to states to use for affordable housing activities, with a focus on providing rental housing for extremely low-income households. The fund is administered by the Department of Housing and Urban Development and funded through contributions from Fannie Mae and Freddie Mac. The funds are highly targeted and exclusively focused on developing, rehabilitating, and preserving affordable housing for families with extremely low incomes. Because it is administered as a block grant, each state has the flexibility to address its most pressing housing needs. In 2016, the first \$174 million in HTF dollars were allocated to states. This is an important step, but far more resources are necessary to meet the need.

- Will you commit to protect and expand the national Housing Trust Fund, including its funding mechanism of contributions from Fannie Mae and Freddie Mac? *As I said in*

*committee I believe in the goal of creating more affordable housing. I am not tied to any one mechanism. The HTF is new and I look forward to seeing some early results. I like what I see so far.*

### **Question 13**

There is an urgent need for a national investment in more homes affordable to the lowest income households. Research from the National Low Income Housing Coalition shows that for every 100 extremely low income families, there are just 31 homes that are affordable and available to them. As a result, 75 percent pay more than half their limited income on rent and utilities. Despite the proven track record of federal housing programs, only one out of every four eligible families receive the help they need. In New Jersey, 24 percent of renter households are extremely low income, and the state has a shortage of 191,401 homes that are affordable and available for extremely low income renters.

- Will you commit to expanding resources for affordable housing in order to end homelessness and housing poverty? *I believe in the goal of ending homelessness and fighting poverty. If confirmed, I will not have the power of the purse which is delegated to Congress, but I will ensure resources appropriated by Congress are spent wisely.*

### **Questions 14(a)-(c)**

Project-based section 8 provides rental assistance for 1.2 million low-income and very-low income families and seniors across the country. Over 56 percent of these households include a member with a disability or who is elderly. The average household income is less than \$12,000. Even if such households paid 100 percent of their income for housing, \$12,000 is not sufficient to cover the annual operating and capital expenses for affordable housing. Hence, we cannot expect the private market to create or preserve such housing independently.

For project-based section 8 rental assistance, HUD enters into Housing Assistance Payment (HAP) contracts with owners, and HUD pays the owner the difference between the contract rent and the tenant's portion. No new project-based section 8 units are being constructed. Hence the challenge today is ensuring federally assisted affordable housing is not permanently lost, either through physical deterioration, or as a result of properties being converted into non-affordable housing, such as high-rent units or condominiums, when a HUD-subsidized mortgage is either prepaid or matures, or when an owner decides not to renew an expiring project-based section 8 contract. According to HUD, privately owned properties with project-based section 8 annually generate \$460 million in property taxes for local municipalities and directly support 550,000 jobs. Project-based section 8 properties create local jobs in rehabilitation, property management, supportive services for residents, as well as retain and service sector jobs in the surrounding community.

- (a) Will you commit to support the project-based rental assistance program at full funding levels so that the program has the necessary resources to continue providing rental assistance for the

1.2 million low-income and very-low income households currently served by the program? *I will be a vocal advocate for preserving project based rental assistance. Given the CR, it is hard to know what "full funding" actually means.*

- (b) In our meeting, you mentioned possible reforms to rental assistance programs. Do you have specific plans to propose changes to the project-based section 8 rental assistance program? If so, please describe them in detail. *If confirmed, I promise to enter HUD without a predetermined idea of what works and what does not. I will work with the career staff at HUD and recruit practitioner PIH and HOUSING assistant secretaries who will help develop strategies to strengthen these program.*
- (c) Do you support initiatives like the Rental Assistance Demonstration that allow public housing agencies to convert assistance from the traditional public housing operating and capital funds to project-based section 8 subsidies? *I do.*

#### **Questions 15(a) and (b)**

The Department's Lead-Based Paint Hazard Control and the Lead Hazard Reduction grant programs provide funding to identify and control lead-based paint hazards in eligible privately owned housing for rental or owner-occupants. Research studies suggest that each dollar invested in interventions to control lead paint hazards results in a return of \$17-\$221.<sup>52</sup> In the U.S., 23.2 million homes have at least one lead-based paint hazard, and lead poisoning affects 535,000 children aged 1-5. Annually, lead poisoning has an economic impact of \$5.9 billion in medical costs<sup>53</sup> and \$50.9 billion in lost productivity due to cognitive impairment<sup>54</sup>.

- (a) Will you support increased funding levels for both the Lead-Based Paint Hazard Control and the Lead Hazard Reduction grant programs? *I support these programs and will work hard to strengthen them.*
- (b) Would you support legislation that would give HUD the authority, along with the appropriate funding, to create a single lead hazard assessment standard across all federally assisted housing programs so that landlords receiving tenant-based rental assistance are required to follow the same standards as landlords receiving project-based rental assistance? *I would have to see the details of such legislation before I could comment on it. Generally speaking, I believe this is one of the most important public health issues we face and it deserves our focused attention.*

<sup>52</sup> Gould E., Childhood Lead Poisoning: Conservative Estimates of the Social and Economic Benefits of Lead Hazard Control. Environmental Health Perspectives. 117(7):1162-7. <http://ehp.niehs.nih.gov/0800408/>.

<sup>53</sup> U.S. Department of Housing and Urban Development, Office of Healthy Homes and Lead Hazard Control, American Healthy Homes Survey (April 2011) [https://portal.hud.gov/hudportal/documents/huddoc?id=AHHS\\_Report.pdf](https://portal.hud.gov/hudportal/documents/huddoc?id=AHHS_Report.pdf); Dewalt, FG, Cox, DC, et al. 2015. Prevalence of Lead Hazards and Soil Arsenic in U.S. Housing. Journal of Environmental Health; 78.5: 22-29. <http://www.neha.org/node/6429#sthash.k4kt7Ftd.dpuf>.

<sup>54</sup> Trasande L, Lui Y. 2011. Reducing The Staggering Costs of Environmental Disease in Children, Estimated at \$76.6 Billion In 2008. Health Affairs. 30 (5):863-870. <http://content.healthaffairs.org/content/30/5/863.full>.

**Questions 16(a) and (b)**

According to the Centers for Disease Control (CDC), there are an estimated 50,000 new HIV infections each year. At the same time, there are more than 1.2 million people living with HIV/AIDS in the United States, and one out of eight is unaware of their status. For people living with HIV/AIDS, housing *is* healthcare. Housing has been proven to be an evidenced based structural intervention in HIV prevention. For people struggling with the disabling effects of HIV/AIDS, housing is an essential cornerstone of health and stability. It is estimated that as many as half of all people living with HIV/AIDS will need housing assistance at some point during their illness.

Since 1994, the Housing Opportunities for Persons With AIDS (HOPWA) program -- partnered with other state, local and federal resources -- has provided critical housing assistance to people coping with the debilitating and impoverishing impacts of HIV/AIDS. During 2016, \$310.5 million was awarded in HOPWA formula funds to grantees within 139 eligible areas. These grantees represent 41 states and Puerto Rico. These formula funds can be used for a wide range of housing, social services, program planning, and development costs including, but not limited to: the acquisition, rehabilitation, or new construction of housing units; costs for facility operations; rental assistance; and, short-term payments to prevent homelessness. HOPWA has proven highly cost-effective, leveraging \$3.42 from other sources for every \$1 invested.

- (a) What do you see as HUD's role in this connection between housing and health in administering programs like the Housing Opportunities for Persons With AIDS (HOPWA) program, homelessness assistance grants and other HUD programs relied on by people with HIV/AIDS and other chronic illnesses? *I think our Nation has made ending HIV/AIDS epidemic a national priority. Vast resources have been dedicated to finding a medical treatment for this terrible disease. I think what HUD can do and should do is help foster stable housing through HOPWA, our homeless grants and other housing programs for all Americans and ensure those with HIV/AIDS and other chronic illnesses can access this housing, free from discrimination.*
- (b) How do you see HOPWA as linked to HUD's overall portfolio and as an important component of the strategy to end the HIV/AIDS epidemic? For example, do you see the success of HOPWA as a model for attacking all homelessness among people with HIV/AIDS and other chronic illnesses? *As I said above, I think our Nation has made ending HIV/AIDS epidemic a national priority and great progress has been made. HOPWA has given hope to many Americans and has been an important program of HUD. Again, I think what HUD can do and should do is help foster stable housing for all Americans and ensure those with HIV/AIDS can access this housing, free from discrimination.*



**Questions 17(a) and (b)**

The president-elect has indicated that there will be a major infrastructure investment. In our meeting, you said that our public and affordable housing is a critical part of our nation's infrastructure.

- (a) How will you work to ensure that the infrastructure investments made include the preservation and development of affordable housing? *If confirmed, as Secretary, you will give me a platform to advocate for this cause.*
- (b) How will the investments be targeted to address the nation's affordable housing crisis and what specific criteria do you believe should be used to determine which affordable housing strategies are funded? *If confirmed and I have a platform for the discussion, we need to get Housing included. If successful, we will focus on these issues.*

**Question 18**

Meaningful community participation, transparency and accountability throughout housing planning and implementation processes are critical to ensure that public dollars meet the actual needs of the American people. Community participation is an important tool to avoid foreseeable negative impacts, such as the separation of vulnerable communities from opportunity.

- What role should HUD and its employees and grantees have in encouraging such engagement? *HUD has a robust CP requirement. I see no need to change that.*

**Questions 19(a)-(c)**

It is estimated that each year more than four million acts of discrimination occur in the rental housing market alone.<sup>55</sup>

- (a) How will you ensure fair housing education, testing, investigation, and enforcement are priorities for HUD? *If confirmed I will recruit a FHEO assistant secretary committed to these activities. Additionally, if confirmed, I will appoint a deputy general counsel for enforcement who is equally committed and has the requisite FHEO experience to be successful.*
- (b) How do you plan to operate fair housing programs to deliver capacity and resources necessary to local governments, fair housing agencies, and other key stakeholders? *If confirmed, I will work with Bryan Green the career GDAS of FHEO to better understand what is necessary to carry out the mission.*

<sup>55</sup> <http://www.nationalfairhousing.org/Portals/33/2015-04-30%20NFHA%20Trends%20Report%202015.pdf>.

- (c) The HUD Secretary has the authority to pursue investigations of systemic discrimination, but also individual acts of discrimination so egregious or criminal that they may warrant HUD's attention. Can you tell us how you see yourself using this authority, and will you use this authority to send a signal to housing providers that discrimination will not be tolerated?
- Activities prohibited by the fair housing act will not be tolerated. I was very clear in my hearing and if bad actors seek to challenge my statements, they will feel our resolve.*

#### **Question 20**

In the Fair Housing Act of 1968, Congress recognized that segregation was harmful to our society, and that it was critical to take deliberate steps to end segregation and break down the barriers it created. This mandate is laid out in the "affirmatively furthering fair housing" provisions of the Act. The meaning of these provisions is clear both from the historical context and from the courts' interpretation: that it is not enough to refrain from discriminating, rather, HUD must take affirmative steps to ensure that its programs help create truly open housing markets.

In 2010, the independent Government Accountability Office (GAO) issued a report assessing HUD's approach to enforcing the "affirmatively furthering fair housing" provisions of the 1968 law. GAO found that the system in place at the time was ineffective at fulfilling Congress' intent, and recommended that HUD adopt a new approach. The cities, counties and states required to comply with this provision were also asking for greater guidance on how to go about fulfilling their fair housing obligations. After considerable consultation with stakeholders, HUD issued a new regulation that provides much greater clarity. In conjunction with the rule, HUD now provides its grantees with significant tools – data, mapping capacity and an analytical framework – to help them analyze the extent to which their residents are connected to good jobs, good schools, reliable transportation, and the like. It encourages grantees to consider how best to leverage all of their housing and community development resources to maximize access to opportunity, and it calls for a robust community engagement effort to ensure that local voices help drive the decision-making process.

- At your nomination hearing, you said you would enforce the law of the land. *How will you go about enforcing this provision of the law? HUD is guided in three ways, statute, regulation and policy. I will use each of these to enforce the law.*

#### **Question 21**

The Community Development Block Grant program helps to develop viable urban communities by providing supporting the creation and preservation of decent housing, suitable living environments, and expanding economic opportunities for low- and moderate-income individuals. In New Jersey, CDBG dollars are used for everything from meals on wheels for seniors to libraries, youth programs, work readiness training, disaster relief, and the list goes on. These funds empower communities in New Jersey and throughout the nation to develop localized solutions to problems facing low- and moderate-income individuals and families. Federal



funding for the program fell from \$4.3 billion to \$3 billion, nearly 31 percent, between fiscal year 2003 and fiscal year 2016.

- Do you support increased funding for the Community Development Block Grant program? *I support CDBG. It has been a successful program. It is important as a flexible resource. I will leave the funding level discussions to the Congress.*

### **Question 22**

HUD-approved housing counseling agencies work primarily with low- and moderate-income households, often preparing first-time homebuyers for responsible homeownership. When providing pre-purchase counseling, HUD-approved housing counseling agencies work with their clients to develop a household budget, increase their savings for a down payment, and improve their credit scores, so they can realize the dream of homeownership in a responsible, sustainable way.

Recent studies have pointed to the positive outcomes that are achieved by families who receive housing counseling, including significantly lower default rates among households who receive counseling prior to purchasing a home.

- Given the effectiveness of housing counseling in helping low- and moderate-income households to help themselves to responsibly achieve the dream of homeownership, as HUD Secretary, would you advocate for additional funding for the HUD Housing Counseling Assistance program? *I support housing counseling and would be interested in finding better ways to accomplish broader counseling. I need to study the funding issues more closely and will do so if confirmed by the Senate.*

### **Questions 23(a) and (b)**

In our meeting, you praised the Choice Neighborhoods program, which supports locally driven strategies to address struggling neighborhoods with distressed public or HUD-assisted housing through a holistic approach to community revitalization. The program focuses on three main elements: (1) replacing distressed public and assisted housing with high-quality mixed income housing; (2) improving educational outcomes and opportunities for intergenerational mobility for youth with services and supportive programs; and (3) creating the conditions necessary for both public and private reinvestment in distressed neighborhoods to offer the kinds of amenities and assets, including safety, good schools, and businesses, that are critical to making neighborhoods desirable places to call home.

In New Jersey, Camden was recently awarded a \$13.2 million Implementation Grant, which it will use to redevelop its Mount Ephraim South neighborhood. Three other communities in New Jersey have received Planning Grants (Newark, Jersey City, and Asbury Park) and they are eager to put their plans into action.

- (a) In our meeting, I was pleased to hear you say Choice Neighborhoods works very well. Will you commit to supporting increased funding in the program so that more communities are able to receive Implementation Grants? *I support choice neighborhoods. I think it is a good program. It has had problems, however, and I want to work with career professionals to understand better how to strengthen the program.*
- (b) To date, the Choice Neighborhoods program has been authorized through annual appropriations. I am the author of legislation in the Senate to formally authorize the program. If confirmed, will you commit to working with me to formally establish the program? *I will work with you on this and any piece of legislation you chose to author, Senator.*

#### **Questions 24(a)-(n)**

- (a) What do you think HUD did well in the aftermath of Sandy and what should they have done better? Please be specific. *If confirmed, I would be very happy to visit you in New Jersey with my CPD staff to specifically enumerate this list. I think both your state and HUD had many shining moments. I think red tape, overlapping jurisdictions and confusing requirements challenged everyone. CDBG is a valuable resource for recovery, though. I believe the HUD CPD staff is second to no one when it comes to long term disaster recovery.*
- (b) Do you believe SBA loans should be treated the same as grants when calculating a potential duplication of benefit analysis? *As you know, disaster CDBG is solely provided by the Congress with specific and unique proviso each time. The Congress specifies the treatment of the duplication of benefits. If the Congress prohibits duplication, if confirmed, I will ensure HUD aggressively requires grantees to protect against such duplication.*
- (c) Should the federal government have the authority to unilaterally and retroactively clawback money from disaster victims years after it was provided, even if the payment was the government's mistake? *I think that clawback is an important tool for grantee accountability. I am probably less inclined to support clawback, however, if it is caused by a mistake by HUD. I would have to understand better the circumstances you describe though.*
- (d) Would you give more deference to the state and local government or do you believe the federal government should exert more control over how CDBG-DR funds are spent after a disaster, particularly in regards to quality controls over contracts? *Congress decides and if confirmed, I would execute their will. Some local grantees are better than others. States are usually safer and if the dollars are misspent, it is easier for HUD to clawback from them. Again, clawback is an important concept to encourage grantee vigilance. I do not believe HUD should administer disaster dollars directly, however.*
- (e) How will you balance the need to get money out the door and in the hands of disaster victims quickly with the need to minimize improper payments? Which is more important in your

opinion – providing immediate relief or minimizing improper payments? *I honestly believe in both. Speed is important, but that is what FEMA is for. Longer term CDBG should be thoughtfully deployed.*

- (f) Should the federal government have the authority to force recipients of federal funding to follow federal rebuilding standards? Should these standards take sea level rising into consideration? *Certainly FEMA dollars come with such requirements with the 50% rule comes to mind. I think CDBG's flexibility is a virtue, however. I would need to study this question further.*
- (g) As you know, two, three and four years after the storm, thousands of participants in the HUD funded RREM program were still not back in their home; the State had hired its third contractor and spent much of the funds on a lawsuit; and there were reports of widespread mismanagement, documents lost over and over, and Sandy victims widely reported facing bureaucratic indifference, conflicting regulations and red tape. How would you evaluate the HUD-funded RREM program in New Jersey, and what would you do to ensure that HUD is more successful in its response to storms in the future? *This is an important topic and I want to do it justice. As a nominee I can only answer from press reports and that won't serve anyone well. If confirmed, I would enjoy an entire meeting on this topic.*
- (h) HUD required CDBG Disaster Recovery Action Plans to specify a multi-jurisdictional approach to address flood risk. The plans contained this requirement but implementation was not accomplished and was not enforced. How would you seek to encourage a regional response to natural hazards? *Again, this is an important topic and I want to do it justice. As a nominee I can only answer from press reports and that won't serve anyone well. If confirmed, I would enjoy an entire meeting on this topic.*
- (i) HUD funded the Rebuild by Design competition that is realizing first phase objectives in the Sandy effected area. How do you propose essential future phases of these projects will get funding? *Again, this is an important topic and I want to do it justice. As a nominee I can only answer from press reports and that won't serve anyone well. If confirmed, I would enjoy an entire meeting on this topic.*
- (j) How can HUD support better practices to reduce community vulnerability? Do you support promoting and using programs like participation in the NFIP and the Community Rating System to prioritize and apportion funding? Would the existence of state and local Hazard Mitigation Plans be a prerequisite for levels of assistance? *CDBG dr is not an authorized program. Congress appropriates it only when they see fit. Again, this is an important topic and I want to do it justice. If confirmed, I would enjoy an entire meeting on this topic*
- (k) Would you require state recipients of CDBG-DR funding to use a percentage of funds as loans and create revolving funds so that moneys could recycle and create continuing benefits in reducing state and community vulnerability? *Flexibility is a virtue. "Requiring" when it*

*comes to recovery should be done sparingly. Also, loans and revolving funds create program income challenges. In general, I would prefer to let grantees decide how best to deploy these resources to address their specific needs in recovery.*

- (l) *How would you marry NFIP ICC funding with CDBG-DR (as block grants to states are typically quicker to arrive than FEMA HMGP) to enhance the timely allotment to owners who are mitigating risk? As I mention earlier, the flexibility of CDBG is its value in disaster recovery operations. But it comes with a host of regulatory requirements. A dollar of CDBG as match or a component in any other capital stack brings all the regulatory requirements of CDBG. Other programs have their own requirements. If marrying these programs is a goal of the Congress, I would suggest bringing all the stake holders together to see what legislative reforms would be necessary to make these dollars work better together. The FEMA DRF was intended to be the source for recovery. CDBG over time has been seen to be a good "go to" resource. It does not fit neat into a recovery framework however. If confirmed, I will seek to recruit a CPD assistant secretary with experience in recovery.*
- (m) *How would you as HUD Secretary ensure that the federal government's investment in disaster recovery results in reduced vulnerability to future events? I believe in resilience. If a grantee wished to use their recovery dollars for this purpose after all immediate needs were met or in conjunction with HMGP, I do not believe HUD should create barriers to this use.*
- (n) *How will HUD account for Climate Change under your administration of CDBG-DR funding for projects? For coastal projects, what time horizon for Sea Level Rise is acceptable and is there a sliding scale for critical facilities and infrastructure? Will the ability to evacuate a critical facility be included in the consideration for funding and will the evacuation planning include the effects Climate Change throughout the life of the project? CDBG dr funding is allocated based primarily on the language the Congress uses in the appropriation's proviso and then the talented staff in PD&R work up an allocation formula based on whatever direction is given. Once allocated, it is my belief that the guidance to the allocatees should be as free from prescription as possible to allow the grantees as much flexibility in designing their recovery as we can.*

#### **Questions 25(a)-(c)**

As the lead sponsor of the Livable Communities Act, I appreciate the comments in your written testimony regarding the need to work across silos in order to provide access to quality housing. In 2009, HUD, the Department of Transportation, and the Environmental Protection Agency launched the Partnership for Sustainable Communities, an interagency collaboration designed to break down silos and support better coordination of the interrelated housing, transportation, and environmental decisions that impact the daily lives of Americans. Since that

time, the Partnership has provided funds to support locally-driven community investments; provided technical assistance to States, cities, and towns; and developed new tools of data and analysis to support the creation and enhancement of livable communities.

- (a) What do you believe are the biggest challenges in coordinating housing, transportation, and environmental policy? What do you view as the greatest opportunities? *Each agency has its own governing statutes, goals and program requirements. The exchange above is a good example of the difficulty. Coordinating and aggregating federal resources and goals, given differing program requirements, is a daunting task. If confirmed, I think my fresh look at these issues together in consultation with my fellow Cabinet members will provide a great opportunity. Again, if confirmed, I will look to build on examples formed by the Interagency Council process to create a forum where my colleagues and I can address these issues.*
- (b) If confirmed, will you continue HUD's leadership role in the Partnership for Sustainable Communities? *If confirmed I will review the progress and accomplishments in this effort.*
- (c) Beyond the Partnership for Sustainable Communities, what concrete actions would you take as Secretary to improve coordination between HUD and other agencies to ensure better housing outcomes? *As mentioned above, if confirmed, I will look to lessons learned from the Inter Agency Council on Homelessness which Secretary Kemp started and President Bush reconstituted to see what worked and what didn't as we formulate a plan moving forward.*

**Questions for Dr. Benjamin Carson, Secretary-Designate, U.S. Department of Housing and Urban Development from Senator Warren:**

**Providing Access to Safe, Stable Housing**

HUD's central mission is to provide safe, stable housing to families in need. HUD does that primarily by financing public housing units and by offering housing assistance through the Section 8 Housing Choice Voucher Program. These efforts help millions of families. More than two million Americans currently live in 1.1 million public housing units throughout the United States.<sup>5</sup> In addition, the Section 8 program serves more than five million people in 2.2 million low-income families across the country.<sup>6</sup> In Massachusetts, more than 80,000 low-income families use the federal voucher program to subsidize prohibitively high rents.<sup>7</sup>

Unfortunately, many families who desperately need housing assistance aren't able to obtain it, and many families who receive assistance must live in conditions that are unsafe or harmful to their health.

- I. In 2011, HUD released a study estimating that the nation must invest over \$25 billion in large-scale repairs for public housing units. These repairs include "plumbing, roofing upgrades and lead removal" to improve quickly deteriorating basic living conditions.<sup>8</sup> HUD's annual appropriations are not sufficient to address ongoing capital needs, with advocates estimating that nearly 10,000 public housing units fall into a state of disrepair or disuse each year.<sup>9</sup> As a result of this deterioration, and because of limited construction of new public housing, the number of livable public housing units has decreased by more than 200,000 since the mid-1990's.<sup>10</sup>
  - a. Are you concerned about the condition of our public housing stock? *Yes.*
  - b. How would you prioritize and address this repair backlog if you were confirmed to lead HUD? *I will be a vocal advocate for inclusion of housing in the President Elect's infrastructure plan. Beyond that, however, I have been very encouraged by early results from the last administration's efforts in the Rental Assistance Demonstration program. I believe in building upon what works no matter whose idea it was. I look forward to working with Congress to expand this worthy program.*

<sup>5</sup> Center on Budget and Policy Priorities, Policy basics: public housing (May 31, 2016) (<http://www.cbpp.org/sites/default/files/atoms/files/policybasics-housing.pdf>); Center on Budget and Policy Priorities, National and State Housing Fact Sheets and Data (Dec. 19, 2016) (<http://www.cbpp.org/research/housing/national-and-state-housing-fact-sheets-data>)

<sup>6</sup> Center on Budget and Policy Priorities, Policy basics: the housing choice voucher (Sept 29, 2015) (<http://www.cbpp.org/research/housing/policy-basics-the-housing-choice-voucher-program>)

<sup>7</sup> Center on Budget and Policy Priorities, National and State Housing Fact Sheets and Data (Dec. 19, 2016) (<http://www.cbpp.org/research/housing/national-and-state-housing-fact-sheets-data>)

<sup>8</sup> HUD, New HUD Study: \$26 billion in major repairs needed in public housing (June 24, 2011) ([https://portal.hud.gov/hudportal/HUD?src=/press/press\\_releases\\_media\\_advisories/2011/HUDNo.11-132](https://portal.hud.gov/hudportal/HUD?src=/press/press_releases_media_advisories/2011/HUDNo.11-132))

<sup>9</sup> National Low Income Housing Coalition, 2015 Advocates Guide: Public Housing ([http://nlihc.org/sites/default/files/Sec4.04\\_Public-Housing-ARC\\_2015.pdf](http://nlihc.org/sites/default/files/Sec4.04_Public-Housing-ARC_2015.pdf))

<sup>10</sup> Center on Budget and Policy Priorities, Policy Basics: Public Housing (May 31, 2016) (<http://www.cbpp.org/research/policy-basics-public-housing>)



- c. What additional resources or authorization would you seek from Congress to address this issue? *See above, but I look forward to working with Congress as we seek to reimagine housing programs to find better avenues to accomplish our common goals.*
2. An estimated 5.8% of the public housing stock (62,000 units) is in need of lead abatement.<sup>11</sup> As you are well aware, exposure to lead paint can pose grave health risks for public housing residents, particularly young children.
- a. Do you agree that high lead levels in public housing is a significant public health concern? *High lead levels are a critical public health concern no matter where they are found.*
  - b. Does the pervasive lack of lead abatement in public housing concern you? *Again, high levels of lead anywhere concern me.*
  - c. What is your plan to address the risks associated with lead paint exposure in public housing? *If confirmed, one of my first briefings will be with the office of healthy homes to better understand at an operational level how effective we have been and how we could be even more effective at carrying out the mission.*
  - d. Can you provide a specific estimate of your goals for the number of public housing units that will undergo lead abatement under your tenure if you are approved as HUD Secretary? *If confirmed, I look forward to meeting with in the future to discuss those goals once I have had a chance to work with the career professionals in the department.*
3. Last month, you said that your mother kept your family out of public housing “because there was a lot of danger there and she wanted to shield us from that danger.”<sup>12</sup> Although much has changed in the years since you were a child, safety is still a primary concern for many residents of public housing. Last year, HUD awarded only \$5 million in capital fund emergency safety and security program grants, which provide funding to public housing authorities to install, repair, or replace capital needs items aimed at improved safety, including security systems, alarms, public space lighting upgrades, and locks.<sup>13</sup>
- a. Do you believe that improving safety in public housing should be a HUD priority? *Yes.*

<sup>11</sup> HUD, Capital Needs in the Public Housing Program: Revised Final Report (Nov. 24, 2010) ([https://portal.hud.gov/hudportal/documents/huddoc?id=PH\\_Capital\\_Needs.pdf](https://portal.hud.gov/hudportal/documents/huddoc?id=PH_Capital_Needs.pdf))

<sup>12</sup> YaleNews, Future HUD Secretary Ben Carson '73 stresses self-sufficiency as goal of government programs (Dec. 9, 2016) (<http://news.yale.edu/2016/12/09/future-hud-secretary-ben-carson-73-stresses-self-sufficiency-goal-government-programs>)

<sup>13</sup> HUD, HUD awards \$5 million to 24 public housing agencies for emergency and security improvements (June 22, 2016) (<https://portal.hud.gov/hudportal/documents/huddoc?id=2016emergencyssga.pdf>)

- h. Will you support expanding grants available under this HUD program to improve the safety of public housing? *I will reserve judgment to see how this \$5M was spent. As you know, the PHA's can already use their capital funds for this purpose. I believe in giving the PHA's the maximum amount of flexibility permitted by law with the funds you appropriate to allow them to execute their mission.*
    - i. How will you prioritize the use of these grants? *Again, see above. I will work with the Office of Public and Indian Housing to determine a logical plan going forward. Recall our meeting where I committed to you that, if confirmed, I would be guided by reason and logic and not ideology.*
- 4. Because of chronic underfunding by Congress, only a quarter of those eligible for Section 8 housing assistance receive it.<sup>14</sup> And of the remaining three-quarters of eligible households (approximately 14 million households), more than half pay more than 50% of their income toward monthly rent.<sup>15</sup>
  - a. Will you prioritize providing housing assistance to more families who qualify for it? *Housing as many families as possible in safe, affordable housing is a priority for me. If confirmed, I will look for ways to expand affordable housing options everywhere.*
  - b. If so, what specific steps will you take to achieve this goal? *I will work closely with the career professionals in PIH, the advocate community and the public housing authorities to see what regulatory flexibilities or legislative reforms we can pursue which will help us serve more eligible families.*
  - c. Will you ask for a budget increase to increase the percentage of eligible households that obtain housing assistance? *As Secretary, if confirmed, I will enter this office without preconceived notions of what funding levels are appropriate. I am open to requesting additional funds for the Section 8 account. I will work with the career professionals to better understand the funding challenges of the last 8 years and come to you with a request.*
  - d. What specific numerical goals do you have for providing housing assistance to eligible families? *If confirmed, I will develop those goals in consultation with the career professionals and housing practitioners.*

<sup>14</sup> Center for Budget and Policy Priorities (2009, at <http://www.cbpp.org/sites/default/files/atoms/files/2-24-09housing2.pdf>)

<sup>15</sup> Congressional Budget Office, Federal housing assistance for low-income households (Sept. 2015) (<https://www.cbo.gov/sites/default/files/114th-congress-2015-2016/reports/50782-LowIncomeHousing-OneColumn.pdf>)



5. While Massachusetts and a handful of other states prohibit landlords from discriminating against potential tenants who wish to use Section 8 vouchers, 41 states and the federal government do not have such laws.<sup>16</sup> Do you support expanding federal protections to prohibit landlords from rejecting applicants simply because they wish to use a Section 8 voucher? *As I stated in committee, I will aggressively defend the fair housing rights of all Americans. While I do not agree with creating federal mandates which dictate choice, I would certainly work to create program improvements which lead to an environment where landlords actively pursue Section 8 participants.*
  
6. According to the latest Annual Homeless Assessment Report, on a single night in 2016, nearly 550,000 people experienced homelessness in the U.S.<sup>17</sup> A majority (68%) were staying in emergency shelters, transitional housing programs, or safe havens, while approximately 176,000 people were unsheltered.<sup>18</sup> More than 20% of people experiencing homelessness were children, and 7% of people experiencing homelessness were veterans.<sup>19</sup>
  - a. In 2010, President Obama released the “Opening Doors” interagency plan to prevent and end homelessness.<sup>20</sup> Will you continue implementation of the Opening Doors plan? *I agree with the goals President Bush established when he reconstituted the Interagency Council on Homelessness. I am also in favor of the goals of ending chronic, veteran and family homelessness.*
  - b. Will you make any changes to this plan, and if so, what are they? *If confirmed, I will work with experts on ending homelessness to determine what future policy changes HUD should pursue to accomplish this worthy goal.*
  
7. Under the last several administrations, both Republican and Democratic, HUD has provided funding to try to end homelessness. Through the McKinney-Vento programs, HUD has moved thousands of people off the streets and out of shelters and into permanent housing. Over the last 10 years, chronic homelessness among individuals in Massachusetts has been cut in half, and across the country by 30%, thanks in large part to the McKinney-Vento programs.

The McKinney-Vento programs have been life-changing for thousands of people across the country. It’s also been good for taxpayers, as several studies show that it’s cheaper to help people find permanent housing than to support them while they’re still on the street. Will you commit to continue implementing the McKinney-Vento programs and to requesting additional funding for the programs so that we can help even more people get off the street? *I*

<sup>16</sup> Affordable Housing Online, Laws aim to end Section 8 source of income discrimination (arch 11, 2016) (<http://affordablehousingonline.com/blog/law-aims-to-end-section-8-source-of-income-discrimination/> )

<sup>17</sup> HUD, The 2016 annual homeless assessment report (AHAR) to Congress (Nov. 2016)

(<https://www.hudexchange.info/resources/documents/2016-AHAR-Part-1.pdf>)

<sup>18</sup> Id.

<sup>19</sup> Id.

<sup>20</sup> The White House, Opening Doors (June 16, 2016) (<https://www.whitehouse.gov/blog/2010/06/15/obama-administration-unveil-national-strategic-plan-prevent-and-end-homelessness> )

*strongly support these programs and will commit to the continued implementation of the McKinney-Vento programs at appropriate funding levels.*

8. HUD partners with the Department of Veterans Affairs (VA) on the HUD-Veterans Affairs Supporting Housing (HUD-VASH) program, which aims to end homelessness among veterans. Under President Obama's leadership, veterans' homelessness has declined by nearly 50% since 2010.<sup>21</sup>

- a. Do you believe that ending homelessness among veterans should be a HUD priority?  
*Yes.*
- b. Do you support the continued renewal of existing VASH vouchers? *Yes.*
- c. Will you ask Congress to fund new vouchers to help homeless veterans? *Yes, if necessary.*
- d. What additional actions will you take to end veterans' homelessness? *I would like to work with the VA to find ways to engage with veterans earlier.*

9. Domestic violence is consistently identified as a significant factor in homelessness. A staggering 92% of homeless women report having experienced severe physical or sexual violence at some point in their lives, and upwards of 50% of all homeless women report that domestic violence was the immediate cause of their homelessness.

Domestic violence programs do their best to serve those in need of emergency and transitional housing. Due to a lack of resources, however, every day thousands of abused adults and children are turned away from shelters and denied housing services because programs lack adequate resources and funding. The National Domestic Violence Census found that—in just one 24-hour period in 2015—7,728 requests for shelter and housing went unmet.

- a. Domestic violence providers rely upon HUD Continuum of Care and Emergency Solutions grants to provide emergency, transitional, and longer-term housing options to domestic violence victims who are fleeing or attempting to flee domestic violence. Homeless survivors have unique privacy, confidentiality and safety needs that must be recognized in local program and assessment design and via the funding and implementation processes at HUD. Can you commit to working with victim-service experts to ensure that HUD's policies meet the needs of survivors? *I look forward to hearing more from victims groups about policies which better serve the needs of survivors.*
- b. Victims of domestic violence and sexual assault often face unfair eviction and denial of housing because of the violence and criminal actions of others

<sup>21</sup> U.S. Army, Veteran homelessness drops nearly 50 percent since 2010 (Aug. 2, 2016) ([https://www.army.mil/article/172636/veteran\\_homelessness\\_drops\\_nearly\\_50\\_percent\\_since\\_2010](https://www.army.mil/article/172636/veteran_homelessness_drops_nearly_50_percent_since_2010))

perpetrated against them. The protections enshrined in the Violence Against Women Act of 2005 and improved in 2013 prohibit covered housing providers from denying housing or evicting a victim based on their status as a victim of domestic or sexual violence. The 2013 protections also delineate an emergency transfer policy process for victims who face continued threats or violence.

In November 2016, HUD issued a final rule, "Violence Against Women Reauthorization Act of 2013: Implementation in HUD Housing Programs." Will you commit to fully implement VAWA and provide additional guidance to the field? Will you commit to work with the domestic violence and sexual assault field to ensure continued guidance is victim-centered? *I am certainly willing to work with the domestic violence and sexual assault field to better understand their concerns and provide appropriate guidance.*

### Promoting Financial and Housing Independence

HUD's programs are designed to promote independence among those who receive federal assistance. But you have made statements that suggest that government programs like those administered by HUD encourage dependence on the government, and that qualifying for government assistance is the result of lack of effort. For example, while campaigning for President last year, you said that government programs like HUD's housing subsidies could "mak[e] people dependent."<sup>22</sup> You have also said that "poverty really is more of a choice than anything else."<sup>23</sup>

The data about HUD's subsidies do not support those claims. For instance, 50% of public housing residents stay for less than five years and 70% stay for less than ten years.<sup>24</sup> Moreover, most non-elderly, non-disabled recipients of public housing assistance and vouchers are working, or were recently employed.<sup>25</sup>

1. Do you believe that the housing subsidy programs you would be responsible for administering providing make people "dependent"? *I believe the programs of HUD serve as a critical safety for many Americans. I further believe we should encourage programs which help families develop skills which lead to self-sufficiency. I worked hard as a child with an incredibly supportive mother to climb out of poverty and become a medical physician. This is a hard climb. As HUD Secretary, if confirmed, I want to help families*

<sup>22</sup> The Post and Courier, GOP presidential hopeful Ben Carson talks to Charleston Rotarians Talking tough 10 Memorable Moments (Jan 14, 2016) ([http://www.postandcourier.com/politics/gop-presidential-hopeful-ben-carson-talks-to-charleston-rotarians-talking/article\\_e6a16bb9-ad48-5683-9837-1830232d547e.html](http://www.postandcourier.com/politics/gop-presidential-hopeful-ben-carson-talks-to-charleston-rotarians-talking/article_e6a16bb9-ad48-5683-9837-1830232d547e.html))

<sup>23</sup> NY Times, Critics worry over how Ben Carson, lacking expertise in public housing, will lead it (Dec. 5, 2016) (<http://www.nytimes.com/2016/12/05/us/trump-ben-carson-hud-critics.html>)

<sup>24</sup> HUD, Resident Characteristics Report, 9/1/15 – 12/31/16, (available at: <https://pic.hud.gov/pic/RCRPublic/rcrmain.asp>)

<sup>25</sup> Center on Budget and Policy Priorities, Policy basics: the housing choice voucher program (Sept. 29, 2015) (<http://www.cbpp.org/research/housing/policy-basics-the-housing-choice-voucher-program>); Center on Budget and Policy Priorities, Most rental assistance recipients work, are elderly, or have disabilities (July 18, 2013) (<http://www.cbpp.org/research/most-rental-assistance-recipients-work-are-elderly-or-have-disabilities>)



*leave public housing because they are able to, not because I want to force them out. I believe in the human spirit and we need to help our fellow citizens achieve their potential.*

2. The vast majority of residents of public housing are either families with children (33%), seniors (32%), or people with a disability (21%).<sup>26</sup> Do you think these individuals have made a “choice” to qualify for housing assistance? *I do not believe this would be their first choice, no.*
3. In December 2016, you noted that “if you think about communities that are disadvantaged, we have to think about why they are disadvantaged and what we can do to change that dynamic... it’s not just a matter of providing them housing and security. It’s a matter of the right kind of education, the right kind of transportation, medical care.”<sup>27</sup> Choice Neighborhoods is a program designed to address the reasons why communities are disadvantaged. It requires HUD grant applicants to integrate transportation, health care, and education goals into housing redevelopment plans.<sup>28</sup>
  - a. Given your commitment to comprehensive community redevelopment, do you support the Choice Neighborhoods program? *I believe in “place” and “place based” strategies which improve “place”. I do like the goals of the program, but I’ve heard from mayors and practitioners that it has become overly complex. If confirmed, I will work to better understand what is working and what is not.*
  - b. How would you prioritize spending under this program? Which criteria would you prioritize? *See above.*

### Enforcing Federal Housing Laws

HUD plays an important role in enforcing federal housing laws. For example, HUD helps enforce the Fair Housing Act, which prohibits discrimination in the sale and rental of housing on the basis of race, color, national origin, religion, sex, familial status, or disability.<sup>29</sup> The HUD Secretary is responsible for developing, implementing, and enforcing policies that address ever-evolving methods – both intentional and unintentional – of discrimination. HUD also oversees the Federal Housing Administration (FHA), which must ensure that banks meet specific underwriting standards to qualify for taxpayer-backed insurance. If you were to lead HUD, you would be responsible for ensuring that banks and other regulated entities comply with these laws, and take appropriate steps to enforce them if they are broken. *Yes, I will enforce the law.*

<sup>26</sup> Center on Budget and Policy Priorities, Policy Basics: Public Housing (May 31, 2016) (<http://www.cbpp.org/research/policy-basics-public-housing> )

<sup>27</sup> YaleNews, Future HUD Secretary Ben Carson ’73 stresses self-sufficiency as goal of government programs (Dec. 9, 2016) (<http://news.yale.edu/2016/12/09/future-hud-secretary-ben-carson-73-stresses-self-sufficiency-goal-government-programs> )

<sup>28</sup> HUD, Choice Neighborhoods ([https://portal.hud.gov/hudportal/HUD?src=/program\\_offices/public\\_indian\\_housing/programs/ph/cn](https://portal.hud.gov/hudportal/HUD?src=/program_offices/public_indian_housing/programs/ph/cn))

<sup>29</sup> HUD, Fair Housing – It’s your right ([https://portal.hud.gov/hudportal/HUD?src=/program\\_offices/fair\\_housing\\_equal\\_opp/FHLaws/yourrights](https://portal.hud.gov/hudportal/HUD?src=/program_offices/fair_housing_equal_opp/FHLaws/yourrights) )

1. The Obama Administration issued the Affirmatively Furthering Fair Housing Rule in 2015,<sup>30</sup> which requires cities and towns that receive federal funding to examine their local housing patterns for racial bias and to design a plan to address any measurable bias. You have argued that the new rule amounts to “social engineering,” comparable to policies one might find in “communist countries.”<sup>31</sup> What did you mean by these statements? Will you implement and enforce this rule as written if you become HUD Secretary? *I recently met with and received a briefing from one of the authors of the AFFH rule. I am committed to enforcing the Fair Housing laws of our nation. The AFFH rule I have learned had as many internal detractors as proponents. Consequently, what was issued is at best a committee compromise filled with a lot of less than clear language. I believe it is important to give communities clarity. I will work to preserve the ideals of this rule while providing more clarity and will aggressively protect the fair housing rights of our citizens.*
2. In a 2015 *Washington Times* column, you noted that the Supreme Court decision in *Texas Department of Housing and Community Affairs v. Inclusive Communities Project* amounted to a “social-engineering [scheme]” with “unintended consequences” that “lurk in the shadows.”<sup>32</sup> In that decision, the Court upheld the “disparate impact” standard: the notion that policies may violate the Fair Housing Act if the policies disproportionately harm minorities regardless of whether or not there is “smoking gun” evidence indicating that that was the intent of the policy. What did you mean by this statement? Despite your views on this decision, will you commit to direct HUD to work with Department of Justice to continue to advance disparate impact claims against public or private sector actors who violate the principles laid out by the Court in the *Inclusive Communities* decision? *The Supreme Court has ruled and I will follow its ruling.*
3. In the years leading up to the 2008 financial crisis, banks allegedly engaged in criminal behavior involving the sale of faulty loans to the FHA for the purpose of accessing taxpayer-backed mortgage insurance. Since the crisis, banks including HSBC, Bank of America, Deutsche Bank, Wells Fargo, Citigroup, and JPMorgan Chase have entered into multiple settlements with the Department of Justice and FHA over this illegal conduct, with over \$4 billion in fines paid by large financial institutions.<sup>33</sup> Will you commit to continuing to strictly enforce these underwriting standards in order to protect taxpayers from fraud? *It is critical to protect taxpayers from fraud and ensure that mortgage originators comply with applicable underwriting standards. Every person and every company, including banks, have an obligation to abide by their commitments. If confirmed, I will work to ensure that banks meet*

<sup>30</sup> HUD, HUD Rule on Affirmatively Furthering Fair Housing

(<https://www.hudexchange.info/resources/documents/AFFH-Final-Rule-Executive-Summary.pdf>)

<sup>31</sup> The Washington Times, Ben Carson: Experimenting with failed socialism again (July 23, 2015)

(<http://m.washingtontimes.com/news/2015/jul/23/ben-carson-obamas-housing-rules-try-to-accomplish/>)

<sup>32</sup> The Washington Times, Ben Carson: Experimenting with failed socialism again (July 23, 2015)

(<http://m.washingtontimes.com/news/2015/jul/23/ben-carson-obamas-housing-rules-try-to-accomplish/>)

<sup>33</sup> Urban Institute, Wielding a heavy enforcement hammer has unintended consequences for the FHA mortgage market (May 2015) (<http://www.urban.org/sites/default/files/alfresco/publication-pdfs/2000220-Wielding-a-Heavy-Enforcement-Hammer-Has-Unintended-Consequences-for-the-FHA-Mortgage-Market.pdf>); DOJ, Justice Departments reaches \$470 million joint state-federal settlement with HSBC to address mortgage loan origination, servicing and foreclosure abuses (Feb. 5, 2016) (<https://www.justice.gov/opa/pr/justice-department-reaches-470-million-joint-state-federal-settlement-hsbc-address-mortgage>)

*their obligations. Where banks fail to do so, I will take appropriate enforcement action, including working with DOJ.*

### Managing HUD

Leading a federal agency like HUD is a significant administrative responsibility. HUD's fiscal year (FY) 2016 budget was approximately \$49 billion.<sup>34</sup> The Department employs nearly 8,300 federal employees,<sup>35</sup> and it relies on thousands of local housing authorities to carry out its initiatives. You will have to overcome your lack of experience managing an organization this large to ensure that you do not waste taxpayer dollars and reduce assistance for families who desperately need it.

1. Given your lack of experience managing an organization anywhere near the size of HUD, how do you plan on ensuring that you are running the agency as efficiently as possible? Serving on both the Kellogg and Costco boards has given me a great deal of experience in leading large organizations. *One of the greatest lessons I've learned is to surround myself with great people. If confirmed, I will recruit a bipartisan list of strong housing practitioners to serve with me at HUD.*
2. You have opposed equal rights for same-sex couples, saying that their right to marry equates to "extra rights;"<sup>36</sup> you have called the LGBT community "abnormal;"<sup>37</sup> and you have referred to transgender people as "the height of absurdity."<sup>38</sup> Yet, if confirmed, you will be responsible for addressing housing challenges that disproportionately affect the LGBT community. For example, LGBT youth, while representing only 7% of the total youth population, represent 40% of all youth experiencing homelessness.<sup>39</sup> Moreover, a 2013 HUD-funded study found that same-sex couples "experience less favorable treatment than heterosexual couples in the online rental housing market"<sup>40</sup> and receive significantly fewer responses to e-mail inquiries about advertised units than heterosexual couples.<sup>41</sup>

<sup>34</sup> HUD, HUD releases proposed 2017 budget (Feb. 9, 2016)

([https://portal.hud.gov/hudportal/HUD?src=/press/press\\_releases\\_media\\_advisories/2016/HUDNo\\_16-016](https://portal.hud.gov/hudportal/HUD?src=/press/press_releases_media_advisories/2016/HUDNo_16-016))

<sup>35</sup> Id.

<sup>36</sup> The Huffington Post, Ben Carson CPAC Speech: Gay People 'Don't Get Extra Rights' (March 8, 2014)

([http://www.huffingtonpost.com/2014/03/08/ben-carson-cpac-speech\\_n\\_4899410.html](http://www.huffingtonpost.com/2014/03/08/ben-carson-cpac-speech_n_4899410.html))

<sup>37</sup> Advocate, Ben Carson: 'Abnormal' Trans People Don't Deserve 'Extra Rights' (Jan. 12, 2016)

(<http://www.advocate.com/election/2016/1/12/ben-carson-transgender-people-are-abnormal-denounces-extra-rights>)

<sup>38</sup> CNN, Ben Carson compared being transgender to changing ethnicities (July 19, 2016)

(<http://www.cnn.com/2016/07/19/politics/ben-carson-transgender/>)

<sup>39</sup> TrueColorsFund (accessed Jan. 1, 2017) (<https://truecolorsfund.org/our-issue/>)

<sup>40</sup> HUD, An estimate of housing discrimination against same-sex couples (June 2013)

([https://www.huduser.gov/portal/Publications/pdf/Hsg\\_Disc\\_against\\_SameSexCpls\\_v3.pdf](https://www.huduser.gov/portal/Publications/pdf/Hsg_Disc_against_SameSexCpls_v3.pdf))

<sup>41</sup> Id.



In February 2012, HUD finalized the Equal Access Rule to ensure that core programs – including FHA mortgage insurance, HUD public and assisted housing, and community development programs – are open to all eligible individuals and families regardless of sexual orientation, gender identity, or marital status. And in September 2016, HUD expanded that rule to cover gender identity as it relates to shelter programs.<sup>42</sup>

Would you continue HUD's support and enforcement of Equal Access Rules that ensure all individuals have equal access to the Department's programs "without regard to actual or perceived sexual orientation, gender identity or marital status" and in accordance with their gender identity?<sup>43</sup> *I will, without hesitation.*

3. The Obama Administration created the Distressed Asset Sales Program, or DASP, at the Federal Housing Administration, which is under HUD's oversight. Through this program, FHA has auctioned off more than 100,000 mortgages where the borrower is behind on their payments.

FHA auctions off these loans with few strings attached. As a result, the vast majority of loans have been purchased by hedge funds or other investors, who are perfectly willing to push families out of their homes if it means a penny more profit for them. This has had a devastating impact on families and communities across the country.

I joined others to push HUD Secretary Castro to improve the program so it worked better for borrowers, and he announced some improvements – and some goals for improving even further – in June of last year.

- a. Do you believe the goal of these sales should include helping people stay in their homes and promoting ownership in the community rather than creating more opportunities for hedge funds to profit from the foreclosure crisis in distressed communities? *I believe the goal of HUD everywhere should be to promote sustainable homeownership. Specifically, with regard to DASP, we should strike the right balance between keeping people in their homes and protecting FHA's viability for future homeowners.*
- b. Will you carry through with the changes Secretary Castro announced in June? *As Secretary, if confirmed, I will immediately work with FHA career staff to better understand these changes and decide upon a course of action which is in the collective best interest of FHA homeowners now and into the future.*
- c. Will you commit to the same goals he set for working with non-profits groups that will focus on keeping families in their homes? *As previously stated, if confirmed, I will immediately work with FHA career staff to better understand these changes and decide*

<sup>42</sup> HUD, Equal access to housing final rule (Sept 2016) ( <https://www.hudexchange.info/resource/1991/equal-access-to-housing-final-rule/> )

<sup>43</sup> HUD, HUD issues final rule to ensure equal access to housing and services regardless of gender identity ([https://portal.hud.gov/hudportal/HUD?src=/press/press\\_releases\\_media\\_advisories/2016/16-137](https://portal.hud.gov/hudportal/HUD?src=/press/press_releases_media_advisories/2016/16-137) )

*upon a course of action. I will pledge to you, however, that we will meet with the non-profit groups to understand their perspective.*

4. Members of both parties have called for a large-scale infrastructure investment program. Would you advocate for additional funding for affordable housing development as part of any infrastructure program? *I will.*

#### HUD's Response to Natural Disasters and Climate Change

HUD plays a central role in helping communities prepare for and respond to natural disasters. For example, when the President declares a natural disaster, FHA often makes special insurance programs available to victims and provides limited forbearance to families struggling to pay their mortgage.<sup>44</sup> Additionally, Congress typically allocates disaster recovery funding via HUD's Community Development Block Grant (CDBG) Program, providing assistance to local communities as they repair infrastructure damaged by natural disasters.<sup>45</sup> Massachusetts recently benefited from this CDBG assistance when HUD allocated \$17.5 million to help parts of Western Massachusetts recover from severe storms and tornados in 2011,<sup>46</sup> and funded efforts in Springfield, MA to increase preparedness and resiliency in the event of future disasters.<sup>47</sup>

1. In October 2015, you were asked by ABC News how you would respond to Hurricane Joaquin, which at the time was nearing the Atlantic coast. You responded to the question by saying, "I don't know."<sup>48</sup>
  - a. Given your lack of experience in this area, how do you plan to run the recovery programs at HUD? *If confirmed, I will recruit a strong Assistant Secretary of Community Planning and Development to ensure these recovery funds are administered in accordance with the direction given by the Congress. I am incredibly pleased to note that the career staff who have decades of experience with these critical community resources will remain.*
  - c. Who would you call upon for guidance in this area? *If confirmed, I will recruit a strong Assistant Secretary of Community Planning and Development to ensure these recovery funds are administered in accordance with the direction given by the Congress. I am incredibly pleased to note that the career staff who have decades of experience with these critical community resources will remain.*

<sup>44</sup> HUD, HUD Disaster Resources, (<https://portal.hud.gov/hudportal/HUD?src=/info/disasterresources> )

<sup>45</sup> <https://www.hudexchange.info/programs/cdbg-dr/>

<sup>46</sup> HUD, HUD approves disaster recovery plans in Massachusetts (Nov. 5, 2013)

([https://portal.hud.gov/hudportal/HUD?src=/press/press\\_releases\\_media\\_advisories/2013/HUDNo.13-158](https://portal.hud.gov/hudportal/HUD?src=/press/press_releases_media_advisories/2013/HUDNo.13-158) )

<sup>47</sup> MassLive, HUD awards \$17 million to Springfield in disaster preparation funds (Jan. 22, 2016)

([http://www.masslive.com/news/index.ssf/2016/01/hud\\_awards\\_17\\_million\\_to\\_sprin.html](http://www.masslive.com/news/index.ssf/2016/01/hud_awards_17_million_to_sprin.html) )

<sup>48</sup> ABC News, Ben Carson on how he would handle Hurricane Joaquin: 'I don't know'

(<http://abcnews.go.com/Politics/video/ben-carson-handle-hurricane-joaquin-34162816> )



2. Climate change – and the associated increase in extreme weather patterns and sea levels – pose a significant risk to public housing.<sup>49</sup> Sea-level rise increases the vulnerability of public housing units to extreme weather flooding, and, once flooded, these homes are rarely replaced in comparable numbers. In 2014, HUD released a Climate Adaptation Plan outlining actions “designed to address some of the risks posed by climate change to the Department’s mission, programs, and operations.”<sup>50</sup>

- a. Do you agree with the scientific consensus that the earth is warming due to CO2 and other greenhouse gas emissions? *I am not an expert in this area, but I am open to discussing the scientific data currently available as it may apply to HUD and its programs. I do believe in energy efficiency and the responsibility we have to conserve our natural resources.*
- b. Will you continue to implement the Climate Adaptation Plan on a timely schedule? *I am not familiar with HUD's plan, but will seek guidance from our career professionals on this topic.*
- c. What other actions will you take to adapt to or prevent climate change while you are HUD Secretary? *As mentioned earlier, I am not an expert in this area, but I am open to discussing the scientific data currently available as it may apply to HUD and its programs. I do believe in energy efficiency and the responsibility we have to conserve our natural resources.*

<sup>49</sup> BloombergView, Climate change is already forcing Americans to move (Oct. 31, 2016)

(<https://www.bloomberg.com/view/articles/2016-10-31/climate-change-is-already-forcing-americans-to-move> )

<sup>50</sup> HUD, Climate Change Adaptation Plan (Oct. 31, 2014)

([https://portal.hud.gov/hudportal/HUD?src=/program\\_offices/economic\\_development/resilience/plan](https://portal.hud.gov/hudportal/HUD?src=/program_offices/economic_development/resilience/plan) )

**Questions for Dr. Benjamin Carson, Secretary-Designate, U.S. Department of Housing and Urban Development from Senator Donnelly:**

- Dr. Carson, how can HUD expand the supply of affordable housing in rural areas? Do you believe manufactured housing should be a greater part of the affordable housing dialogue at HUD? *I enjoyed our conversation in your office. Yes, absolutely manufactured housing serves a critical role in affordable housing supply. If confirmed, I will meet with our manufactured housing staff to review the policy changes over the last few years and work with you to get your perspective on what's working and what isn't. As to the larger question of affordable housing, a lot has been done, but there is more to do. Beyond manufactured housing, we should look at the allocation processes of LIHTC and ensure HUD's D4 products are working for rural communities.*
- Dr. Carson, how can HUD better assist communities battling rampant housing blight? Is the Community Development Block Grant (CDBG) program sufficient or are further resources needed? *As we discussed in your office, CDBG is certainly a source for this funding, but there may be others. Over the past 8 years various bills have passed with funding for this or similar purposes. A lot of this money remains unspent. Unspent NSP dollars may also be an option. If confirmed, I would like to work with you to identify other potential sources.*

**Questions for Dr. Benjamin Carson, Secretary-Designate, U.S. Department of Housing and Urban Development from Senator Schatz:**

1) In our courtesy meeting you discussed your views that we should do as much as we can to show compassion to all recipients of housing assistance and strive to provide social uplift to those receiving aid to become self-sufficient. An item you discussed included allowing rental assistance recipients to establish escrow accounts to allow them to save money to become self-sufficient.

The FSS program provides an opportunity for HUD-assisted families to reduce their reliance on public assistance and achieve their financial goals by combining case management, access to services needed to pursue employment, and other services. Families enrolled in this program would be allowed to establish individual escrow accounts where they invest savings from not paying rent increases triggered by increased earnings for five years.

Hawaii has benefited from this program. As of FY2015, Hawaii has more than 300 rental assistance recipients enrolled in the FSS program that collectively has helped families save hundreds of thousands of dollars into individual escrow accounts, allowing many to improve their circumstances and achieve self-sufficiency. For example, since 2004, Hawaii County has successfully graduated 33 program participants that no longer receive public assistance since, and the County's FSS program has helped families save over \$374,000 in escrow funds. In other jurisdictions, such as the Hawaii Public Housing Authority, the FSS program resulted in 110 Housing Choice Voucher Program families graduating with an escrow account.

Hawaii residents enrolled in the FSS program face challenges transitioning off of rental assistance at the end of the five year program. This is largely due to our predominately high cost housing market, and the savings in the escrow accounts too small to afford the down-payment for a home purchase.

- Were you referring to the FSS program or do you envision creating a separate program? *If confirmed I would like to strengthen HUD existing program, but potentially find other ways to accomplish the same goal.*
- Given the high cost of housing in Hawaii, how would you make the FSS program work to ensure residents could effectively utilize the program? For example, should families be able to get waivers beyond the five-year participation limit for the FSS program to allow them to build bigger escrows? *That is a very interesting suggestion. I would very much like to explore that further with you.*
- Should Congress authorize high-cost housing adjustments for the FSS program that would either enhance the FSS-programs in these markets or provide small savings matches to facilitate faster escrow account growth? Note that the median housing prices in Hawaii are more than twice the national average. *As I mentioned in our meeting, one size fits all approach to policy making short changes many of our communities. If confirmed, I would very much enjoy working with you on these concepts.*

2) A recent extension of the FSS program allows families in project based rental assistance to participate in addition to public housing residents and voucher holders. Nonprofit affordable housing owners are already setting aside escrow for residents to participate and more partnerships are likely if the program expands.

- As a means to extend public/private partnerships, do you support expansion of the FSS program for families participating in project based rental assistance permanent? *I support programs which help move families to self-sufficiency. Project based rental assistance programs are more difficult because of the private landlord aspect of the program, but I would enjoy working with to see how we could accomplish something like this.*

3) I appreciate your commitment during the confirmation hearing to enforcing the Fair Housing Act and the affirmatively furthering fair housing (AFFH) rule. As you may know, the AFFH program is not centered at HUD headquarters. The AFFH rule does not dictate how local governments provide fair housing, but rather provides communities tools to assess their housing and set locally-determined priorities and goals to achieve their statutory obligation for fair housing.

- Do you commit to not reversing the AFFH rule that requires local governments to assess the state of fair housing within their communities and to set locally-determined priorities and goals? *I have no intention of coming in and reversing this rule. This rule had as many detractors in the HUD building as proponents. Consequently it is a committee compromise at best. There's more work to do here to give your communities clear guidance, but I will not reverse.*

4) Hawaii is the most isolated, populated place on the planet. Our geographic location and topography impact our housing needs. Our location results in a high cost of construction, and our topography and available land open to the private sector results in high land values. These factors merge to make Hawaii one of the most challenging housing markets in the country.

Indeed, Hawaii has some of the highest costs in the country. From construction costs to rents and mortgages, our state often ranks number one or two in the nation. This is not an easy challenge to tackle, but our state and local governments are working hard to increase access to affordable housing.

I ask for your consideration of Hawaii's situation and needs as you make rules and as you interpret existing rules and statutes.

- Will you commit to working with me to help address Hawaii's unique housing affordability crisis? *Absolutely.*

**Questions for Dr. Benjamin Carson, Secretary-Designate, U.S. Department of Housing and Urban Development from Senator Van Hollen:**

1. Maryland has many communities, both in Ocean City and along the Eastern Shore and Western Shore of the Chesapeake Bay, that are highly vulnerable to hurricane activity. How do you plan to use resources at HUD to help mitigate risk and respond to hurricanes and other natural disasters? *HUD does not have an authorized program specifically for this purpose. Congress will, at its discretion, appropriate CDBG dollars for disaster recovery. HUD has in the past used some portion of those appropriated dollars to hold competitions for this purpose.*
2. In my years in the Maryland General Assembly, I worked to pass the Anti-Discrimination Act to prohibit discrimination based on sexual orientation in housing or the workplace. That law has also been extended to protect transgender Marylanders. Will you continue to abide by the HUD Equal Access Rule and by state and local anti-discrimination laws? *As we discussed in your office, I believe in HUD's fair housing laws and I will enforce them. I will work hard to ensure that all American's are free from discrimination*
3. How do you plan to fund the wraparound services you've discussed? How do you plan to engage with other agencies to provide services? *I enjoyed our discussion on this topic in your office. You discussed the community solutions team approach currently underway. I will look to see what is working with that effort, what is not and how we can improve. I am also interested in building upon the interagency council example we've seen with regard to homelessness. If confirmed, I look forward to working with you to do this.*
4. It can be difficult to pull together financing for affordable housing projects because rents that are actually affordable are frequently not enough to cover the costs of building and operating a property. Do you support continuation of the Low Income Housing Tax Credit to assist in financing these projects? What other specific strategies might you pursue to increase affordable housing stock? *I am a firm believer in the LIHTC program. As we discussed, early on I will embark on a listening tour to see what is working, what isn't and what we can do better. I believe that ensuring HUD's 221D4 product works will the tax credit is critical. I think strengthening the HOME program is important. And I believe working with our state HFA's is critical. We must also give our communities and partners regulatory and compliance predictability. Uncertainty and risk, as you well know, do not mix well with capital investment.*
5. Which regulations on lead paint abatement do you support to protect the health of American families and children? Are there regulations in this area that you consider

excessive? *I'd have to study these specific provisions further before I comment on whether or not they are excessive. If confirmed, I look forward to sitting down with the career professionals at HUD to better understand their perspective and program challenges.*

6. How will you ensure greater access to affordable housing for persons with disabilities? *If confirmed, I will ensure HUD regulations are enforced and 504 compliance audits are performed. I will work to strengthen the 811 program and ensure the new rental units are accessible.*
7. What is your assessment of the Family Self-Sufficiency Program? *If confirmed, once I have time to assess the program, I would love an opportunity to come back to you to discuss this question again.*
8. A significant percentage of persons receiving housing assistance from HUD are seniors. In addition to rental assistance, HUD Section 202 is specifically focused on senior housing. What is your assessment of this program? Additionally, should you be confirmed, I would invite you as part of your listening tour to visit an excellent example, Homecrest House in Silver Spring. Would you be open to such a visit? *I believe HUD has done a lot to improve the 202 program over the years. I think there's more to do, but it is a good program. I would very much enjoy visiting Homecrest House with you and would commit to a visit very soon if confirmed.*
9. I appreciate your stated commitment to engaging HUD staff to ensure that their experience and expertise is a key part of agency decision-making. However, I am concerned by your, and President-Elect Trump's, suggestion to reduce the federal workforce through attrition. Given that HUD has the highest percentage of employees eligible to retire by 2019, how would a hiring freeze impact the HUD mission and the level of service and oversight of public dollars its employees are able to provide? *HUD has faced many issues over the last 8 years that have challenged the agency's "human capital". As Secretary, if confirmed, I look forward to meeting with our career leadership to get a better sense of what a hiring freeze might mean. But I can tell you that I have heard from HUD staff and understand morale plays an important role too. When political leadership either doesn't care about or value its career professionals, those employees realize that quickly. Many leave. I will come into the agency with a deep regard for HUD's career professionals. I look forward to their ideas. I look forward to getting to know them. I look forward to being on "their" team.*

**Questions for Dr. Benjamin Carson, Secretary-Designate, U.S. Department of Housing and Urban Development from Senator Cortez Masto:**

**Private Equity – Question for Dr. Ben Carson**

Wall Street firms have been on both sides of the housing crash. Pre-crash, Wall Street benefited greatly from subprime residential real estate lending. Post-crash, Wall Street – especially private equity firms – have made large profits from buying companies operating in the housing market and pools of residential mortgage loans, among other assets.

In 2012, Blackstone Group, often called America's biggest landlord, founded Invitation Homes, Inc., which now owns and operates the largest portfolio of single-family rental homes in the United States. Since 2013, Blackstone and Invitation Homes have completed several rent-backed structured securitizations. And on January 6, 2017, Invitation Homes, Inc. filed for a \$1.5 billion initial public offering.

Unlike the U.S. Department of Housing and Urban Development, private equity firms have no mandate from their shareholders and investors to "create strong, sustainable, inclusive communities and quality affordable homes for all." Rather, their primary goal is to generate returns and profit, even where that goal is in conflict with HUD's mission. The head of Blackstone's real estate group has said, "What I am most proud of is the returns we have been able to generate for our investors who are primarily pension funds."

If confirmed as HUD Secretary, would you ensure that these investor-owners are in compliance with fair housing laws that prohibit discrimination against renters based on race, national origin, sex, familial composition, or disability? Also, would you work with the Consumer Financial Protection Bureau to monitor consumer complaints and review the tenant-facing practices of these investor-owners (e.g., improper eviction processes, excessive fees)? *As Secretary, if confirmed, I will enforce the fair housing laws and I will ask HUD's general deputy assistant secretary to immediately reach out to the CFPB to see what data they hold and are willing to share with HUD to assist the department in the completion of its duties.*

**Housing Counseling – Question for Dr. Ben Carson**

You have talked compellingly about self-sufficiency and financial independence. One path that American families have used for generations to provide security for their families is homeownership. My state has just gone through a significant downturn in homeownership and we need a safe path for responsible people to qualify for homeownership and mortgage financing.

HUD approved housing counseling agencies working with responsible mortgage lenders provide a positive way for to prevent the problems of the past. This is a true public private partnership. Research has shown that homebuyers who complete quality housing counseling programs have substantially lower delinquency and default rates.

In your hearing testimony, you responded strongly against predatory lenders. HUD approved housing counseling agencies are one tool to make sure homebuyers find the appropriate, nonpredatory mortgage loans.

Will you work closely with HUD approved housing counseling programs and their mortgage lender partners to expand opportunities for success for the many people who want to become homeowners? *I absolutely will Senator. Thank you.*



ADDITIONAL MATERIAL SUPPLIED FOR THE RECORD  
LETTERS AND STATEMENTS SUBMITTED IN SUPPORT OF THE  
NOMINATION OF DR. BENJAMIN CARSON



William E. Brown  
2017 President

John A. Brown  
Chief Executive Officer

GOVERNMENT AFFAIRS DIVISION  
Jerry Giovannelli, Senior Vice President  
Gary Weaver, Vice President  
Joe Ventresca, Vice President & Deputy Chief  
for Regulatory Affairs  
Steve Reiter, Vice President  
Janice Gregory, Deputy Chief of Lobbying

500 New Jersey Ave., NW  
Washington, DC 20001-3000  
Ph: 202-383-1194; Fax 202-383-7580  
WWW.NARREALTOR

January 13, 2017

The Honorable Michael Crapo  
Chairman  
Senate Committee on Banking,  
Housing and Urban Affairs  
239 Dirksen Senate Office Building  
Washington, DC 20510

The Honorable Sherrod Brown  
Ranking Member  
Senate Committee on Banking,  
Housing and Urban Affairs  
713 Hart Senate Office Building  
Washington, DC 20510

Dear Chairman Crapo and Ranking Member Brown:

The 1.2 million members of the National Association of REALTORS® (NAR) offer our support for Dr. Ben Carson as the Secretary of the Department of Housing and Urban Development (HUD). NAR urges the Senate Banking Committee to approve his nomination and move it quickly to the floor of the Senate. His innate understanding of the key role that housing plays in the health of individuals and communities will be a great asset at HUD.

HUD programs play a critical role in ensuring that all Americans have access to a safe, decent, affordable home. HUD's FHA mortgage insurance program provides access to reliable, safe mortgage financing to all qualified borrowers in all economic times. In particular, FHA provides valuable access to first time homebuyers and minorities. In FY 2016, first-time homebuyers represented 82 percent of all FHA purchase originations, and over 33 percent of FHA endorsements went to minority buyers. NAR believes that small changes like the recent premium reduction can strengthen the program, and provide greater access to financing needed to increase our historically low homeownership rate. In his confirmation hearing, Dr. Carson strongly supported the mission of the FHA and the need for such a program.

At the same time, HUD's multifamily programs provide affordable rental housing for millions of families nationwide. The private sector simply does not provide enough affordable housing on its own, and without the subsidies provided to residents, these families would find it difficult, if not impossible, to find safe, decent housing. Dr. Carson has stated his support for rental assistance and the important role it plays for low-income families. He also has voiced his support for the Low-Income Housing Tax Credit, which has been the sole tool for private development of affordable housing.

The National Association of REALTORS® looks forward to working with Dr. Carson in his new role, and urges your immediate support for his confirmation.

Sincerely,

William E. Brown  
2017 President, National Association of REALTORS®

cc: Senate Committee on Banking, Housing and Urban Affairs



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AMERICAN  
LAND TITLE  
ASSOCIATION



January 11, 2017

The Honorable Mike Crapo, Chairman  
The Honorable Sherrod Brown, Ranking Member  
Senate Committee on Banking, Housing, and Urban Affairs  
534 Dirksen Senate Office Building  
Washington, D.C. 20510

Distinguished Senators,

The continued strength of our economy is contingent on the vitality of our real estate markets. As the protectors of property rights, the over 6,000 member companies of the American Land Title Association are encouraged by the opportunities provided by change to explore new measures to promote homeownership. The nomination of Dr. Ben Carson as the Secretary of the Department of Housing and Urban Development, provides the committee the chance to discuss ways to rejuvenate urban cores and strengthen communities.

ALTA and its members look forward to working with Dr. Carson to promote policies that will strengthen the nation's housing and ensure all consumers looking to purchase a home have access to affordable credit. We look forward to working with Dr. Carson and his team to continue to ensure that HUD, the Federal Housing Administration and Ginnie Mae can continue to play a vital role in supporting American communities through homeownership. We wish Dr. Carson great success over these next four years.

Sincerely

Michelle K. Korsmo  
Chief Executive Officer  
American Land Title Association

**Frederick Barton Harvey, III**  
**3 Midvale Road, Baltimore, MD 21210**

January 9, 2017

Dear Chairman Crapo, Ranking Member Brown and Members of the Senate Banking Committee:

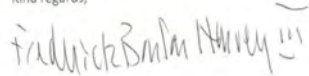
I write today to express my support for Dr. Ben Carson as Secretary for Housing and Urban Development.

I have known Ben for about two decades, when he was working at Johns Hopkins and I helped him at the start of his foundation, the Carson Scholars Fund. Through his work, he has helped raise millions of dollars to help send promising inner city and other disadvantaged students to college – 7300 thus far.

Although we come from opposite sides of the political spectrum, Ben and I share a common belief in helping people move up and out of poverty. He has done that through his outreach to the community and his philanthropy, and I have done it through my work with Enterprise Community Partners, working to provide Americans with decent, safe, affordable housing.

I can vouch for his character, his heart, and his drive to help others. Given HUD's role in the fight against poverty and for increased opportunity, I believe he can bring these issues to the national attention they deserve. He has led an inspiring life, lifting himself up from poverty, and he can motivate others to try a similar journey. I hope that you will give him the resources he needs to get the job done.

Kind regards,



Bart Harvey  
 Chairman, Calvert Foundation  
 Former CEO and chairman of the board, Enterprise Community Partners  
 Director of Fannie Mae under Conservatorship

Cc:

Sen. Richard Shelby  
 Sen. Bob Corker  
 Sen. Patrick Toomey  
 Sen. Dean Heller  
 Sen. Tim Scott  
 Sen. Tom Cotton  
 Sen. Mike Rounds  
 Sen. David Perdue  
 Sen. Thom Tillis  
 Sen. Ben Sasse  
 Sen. John Kennedy

Sen. Jack Reed  
 Sen. Robert Menendez  
 Sen. Jon Tester  
 Sen. Mark Warner  
 Sen. Elizabeth Warren  
 Sen. Heidi Heitkamp  
 Sen. Joe Donnelly  
 Senator Brian Schatz  
 Senator Chris Van Hollen  
 Senator Catherine Cortez Masto



January 11, 2017

To: Senate Committee on Banking, Housing, and Urban Affairs  
Senator Tom Crapo, Chairman  
Senator Sherrod Brown, Ranking Member

Distinguished Senators:

I am writing to you to express my strong support for the confirmation of Dr. Ben Carson as Secretary of the US Department of Housing & Urban Development.

For my part, I am Brian D. Montgomery of Alexandria, Virginia and currently serve as Vice Chairman of The Collingwood Group, a risk management and technical advisory firm within the mortgage banking space.

I previously served as Commissioner of the Federal Housing Administration and Assistant Secretary for Housing at HUD from May 2005 until July 2009 which included six months into the Obama Administration. I also served as Acting HUD Secretary in January 2009 under President Obama.

I have been honored to either know or work for six HUD Secretaries who served in either a Republican or Democrat Administration. All cared deeply about the public trust and worked diligently to provide housing opportunities to those most in need.

Each of them had unique backgrounds, yet very few were steeped in housing policy per se. But all of them brought a refreshing and insightful perspective to the job and a profound sense of wanting to make a difference in the lives of people and the communities they call home.

I have had the opportunity to meet with Dr. Carson and believe his determination, intellect, and compassion will be advantageous to his role as HUD Secretary. I have no doubt this well-respected and humble man will succeed and remain hopeful both parties will support his confirmation and continue to support HUD.

Thank you for your consideration of my letter of support.

Respectfully,

Brian Montgomery  
FHA Commissioner, 2005-2009  
Deputy Assistant to the President, 2001-2005



January 11, 2017

**CHLA Letter of Support –  
Confirmation of Dr. Ben Carson As HUD Secretary**

Hon. Michael Crapo  
Chairman  
U.S. Senate Committee on Banking, Housing and Urban Affairs  
534 Dirksen Senate Office Building  
Washington DC 20510

Hon. Sherrod Brown  
Ranking Member  
U.S. Senate Committee on Banking, Housing and Urban Affairs  
534 Dirksen Senate Office Building  
Washington DC 20510

Dear Chairman Crapo and Ranking Member Brown:

The Community Home Lenders Association (CHLA) is writing to support the nomination of Dr. Ben Carson to be the next Secretary of the Department of Housing and Urban Affairs (HUD).

Dr. Carson has talked publicly about his priority of finding ways to *“allow people to ascend the ladder of opportunity.”* Historically, homeownership has been one of the greatest vehicles for opportunity – both for building wealth and for enhancing personal and family stability. Since its inception in 1934, the Federal Housing Administration (FHA) has insured over 34 million mortgages – with an emphasis on home purchase loans to families that demonstrate good payment histories and loan repayment capabilities – but have limited down payment resources.

The statute that FHA operates under has two co-equal Operational Goals for FHA – to meet the needs of borrowers and to minimize the default risk to the Fund. FHA has accomplished its homeownership mission while operating as a self-sufficient program, with an Economic Net Worth in the forward loan program of over 3% – a source of reserves to protect taxpayers in the case of another deep recession.

CHLA members are small and mid-sized community-based non-bank single family mortgage lenders. As such, FHA is our primary area of focus of within HUD.

CHLA believes that Dr. Carson has the leadership attributes and the commitment to expanding opportunities that are needed to carry out the important responsibilities of the position of HUD Secretary.

Therefore, we call on the Senate to confirm Dr. Carson to the post of HUD Secretary, so that he may begin this important work.

Sincerely Yours,

COMMUNITY HOME LENDERS ASSOCIATION



January 11, 2017

The Honorable Michael Crapo  
Chairman  
U.S. Senate Committee on Banking, Housing and Urban Affairs  
534 Dirksen Senate Office Building  
Washington, DC 20510

The Honorable Sherrod Brown  
Ranking Member  
U.S. Senate Committee on Banking, Housing and Urban Affairs  
534 Dirksen Senate Office Building  
Washington, DC 20510

Dear Mr. Chairman and Ranking Member:

The Community Mortgage Lenders of America (CMLA), a trade association for independent, community-based residential mortgage lenders is writing in support of the nomination of Dr. Benjamin Carson as Secretary of the Department of Housing and Urban Development.

CMLA members serve the housing finance needs of consumers through the origination of FHA-insured, VA and Rural Housing Administration guaranteed loans as well as conventional mortgage loans. Most of CMLA's member companies are management or family-owned and consist of mortgage banking companies and community banks.



We look forward to working with Dr. Carson to modernize, reform and strengthen the FHA single family mortgage insurance program in order to maintain its focus on serving low, moderate-income, first-time and minority home buyers. Virtually all of our members are active participants in the FHA single family mortgage insurance program and we are proud of the fact that the market share of small and mid-size independent lenders in the FHA program has grown significantly over the past several years.

We are also proud of the fact that commensurate with this growth in market share, the credit quality of the loans insured by FHA, as demonstrated in the Neighborhood Watch data base, are the best they have been since the inception of the data base some 19 years ago. Working with Dr. Carson and his team we are confident we can build upon the successful role small and mid-size independent lenders have played in the FHA mortgage insurance program to achieve even greater success in servicing the mortgage financing needs of American consumers.

Several of our members are active issuers in the GNMA mortgage backed security program. We are ready to work with Dr. Carson and the individual nominated to serve as President of GNMA to strengthen and modernize the GNMA program as well.

We believe Dr. Carson will raise the profile of the Department and recognize the importance, as well as welcoming the active participation, of mid-size and small community-based lenders in serving the mortgage financing needs of Americans through both the FHA mortgage insurance program and the GNMA mortgage backed security program.

Thank you for this opportunity to comment upon Dr. Carson's nomination. We would be pleased to answer any questions you or your staff might have or to provide additional information.

Sincerely,



Glen S. Corso  
Executive Director



*The non-profit association representing the officials providing affordable housing in Florida.*

January 11, 2017

The Honorable Mike Crapo, Chairman  
U.S. Senate Committee on Banking, Housing, & Urban Affairs  
534 Dirksen Senate Office Building  
Washington, DC 20510

Dear Chairman Crapo:

On behalf of the Florida Association of Housing and Redevelopment Officials, it is indeed our pleasure to offer our support for the confirmation of Dr. Benjamin Carson, of Michigan, as the 17<sup>th</sup> Secretary of the U.S. Department of Housing and Urban Development.

As the primary provider of affordable housing to those who are most vulnerable in our communities, our members are particularly in-tune with those needs and believe that Dr. Carson will bring a needed fresh perspective to HUD and be willing to challenge institutional norms.

Much has been made of Dr. Carson's lack of experience in the housing field, and there is little doubt that it is an extremely complex world that requires an astute and open mind. However, we would also point out that while many other HUD Secretaries had ample political experience, several of them also had little to no experience in HUD's mission. Fortunately, there are many wonderful career service staff who will capably aid him, as they have his predecessors.

We believe that Dr. Carson's strength is that he comes to this position with an open mind, a servant's heart, and a ready ear to receive wise counsel. As a surgeon, Dr. Carson's gift was his ability to target and solve complex problems, without damaging the surrounding body, and with no direction on how to get there because it had never been done before. This is sorely needed in an agency that is too often immobilized by its extensive rules, underfunding, social engineering, and affordable housing advocates who are unjustifiably distrustful of those whose mission it is to provide it.

If Dr. Carson applies the qualities listed herein and embraces learning this industry and making a difference, as we believe he will, he has an especially unique opportunity to be unencumbered by past political alliances, and to refocus HUD on its mission to "create strong, sustainable, inclusive communities and quality affordable homes for all," by providing a meaningful pathway to dramatically increase the number of families served and put an end the cycle of poverty that far too many have found themselves trapped in for generations.

Sincerely,

Corey G. Mathews, CAE  
Executive Director





Freedom Mortgage Corporation • 907 Pleasant Valley Avenue, Suite 3 • Mount Laurel, NJ 08054

January 11, 2017

Senate Committee on Banking, Housing, and Urban Affairs  
 Senator Mike Crapo, Chairman  
 Senator Sherrod Brown, Ranking Member

Distinguished Senators:

This letter is in support of Dr. Ben Carson for the appointed position of Secretary at the U.S. Department of Housing and Urban Development.

Freedom Mortgage Corporation is a privately held, full-service mortgage banker that provides origination and servicing through retail, wholesale, correspondent and commercial divisions. The company is licensed in all 50 states, Washington DC and Puerto Rico. Freedom Mortgage was founded in 1990 and has a long history of fostering homeownership in the U.S. and giving back to the communities in which we operate. Today, Freedom Mortgage has one of the largest portfolios of Government – Insured products.

The Secretary of HUD has tremendous responsibility with broad-reaching impacts to the communities we serve. If changes are to be made, it is our belief that Dr. Ben Carson would combine best business practices with fair and reasonable regulations for the betterment of American citizens. This combination would strengthen communities, businesses and families in those communities.

Dr. Carson has an impressive list of accomplishments including recipient of the [Presidential Medal of Freedom](#), the highest civilian award in the United States. He also overcame the obstacles of growing up in an impoverished, single-parent household and, against many odds, became a celebrated expert in his field of medicine and recently entered the political arena leading to his nomination for Secretary. We expect Dr. Carson to rapidly understand the business challenges, relate to all sides of the issues while supporting HUD's mission to create strong, sustainable, inclusive communities and quality affordable homes for all.

Freedom Mortgage supports the nomination of Dr. Ben Carson for Secretary of Housing and Urban Development. We have confidence in his leadership.

Most respectfully,

*Stan*

Stanley C. Middleman  
 President and CEO  
 Freedom Mortgage Corporation

January 9, 2017

Dear Chairman Crapo and Ranking Member Brown:

We write today, from both sides of the political aisle, in support of Dr. Ben Carson's nomination as Secretary for Housing and Urban Development, a position we have all held.

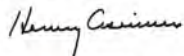
Some of us came in with deep housing experience while others had to learn it. We all succeeded thanks to the help of the cadre of dedicated civil servants -- a team of respected, career leaders who have stood alongside each one of us, helping us guide the agency to succeed in its mission.

The singular, common piece of advice every HUD secretary is given is to listen. It worked to help us overcome the challenges we faced, and we know Dr. Carson will heed it as well as he works to help make HUD's mission a reality: creating strong, sustainable, inclusive communities and quality affordable homes for all.

As secretary, we know that Dr. Carson will learn about what works, develop new innovations, measure outcomes, and achieve real results to improve communities throughout America.

We urge the Committee to support Dr. Carson's confirmation.

Sincerely,



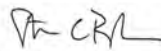
Henry Cisneros (HUD Secretary 1993-1997)



Sen. Mel Martinez (HUD Secretary 2001-2003)



Alphonso Jackson (HUD Secretary 2004-2008)



Steven Preston (HUD Secretary 2008-2009)

Cc:

Sen. Richard Shelby  
Sen. Bob Corker  
Sen. Patrick Toomey  
Sen. Dean Heller  
Sen. Tim Scott  
Sen. Tom Cotton  
Sen. Mike Rounds  
Sen. David Perdue  
Sen. Thom Tillis  
Sen. Ben Sasse  
Sen. John Kennedy

Sen. Jack Reed  
Sen. Robert Menendez  
Sen. Jon Tester  
Sen. Mark Warner  
Sen. Elizabeth Warren  
Sen. Heidi Heitkamp  
Sen. Joe Donnelly  
Senator Brian Schatz  
Senator Chris Van Hollen  
Senator Catherine Cortez Masto



## IREM Institute of Real Estate Management

IREM® Headquarters • 430 North Michigan Avenue • Chicago, IL 60611-4090 • Telephone (800) 837-0706 • Fax (800) 338-4736 • [geninfo@irem.org](mailto:geninfo@irem.org)

January 18, 2017

The Honorable Michael Crapo  
Chairman  
Senate Committee on Banking, Housing  
and Urban Affairs  
239 Dirksen Senate Office Building  
Washington, D.C. 20510

The Honorable Sherrod Brown  
Ranking Member  
Senate Committee on Banking, Housing  
and Urban Affairs  
713 Hart Senate Office Building  
Washington, D.C. 20510

Dear Chairman Crapo and Ranking Member Brown:

The members of the Institute of Real Estate Management (IREM®) have the privilege of working with the U.S. Department of Housing and Urban Development (HUD) often throughout the year on various federally assisted multifamily housing issues. After the Senate Confirmation Hearing for the Secretary of HUD took place on January 12, 2017, IREM® supports the confirmation of Dr. Ben Carson.

During the hearing Dr. Carson declared his commitment to HUD's mission, which is a critically important part of the work IREM® does and the vulnerable citizens we serve. Dr. Carson also voiced his support for rental assistance programs under HUD which are crucial to many Americans and various private property owners who participate in these programs. IREM® Members are supportive of a national housing objective of affording every American the opportunity to live in safe, decent and sanitary housing, and we look forward to working with Dr. Carson and his staff.

For your reference, IREM® is an international community of real estate managers dedicated to ethical business practices, maximizing the value of investment real estate, and promoting superior management through education and information sharing. As an affiliate of the National Association of REALTORS®, IREM® is the home for all industry professionals connected to real estate management – and the only organization serving both the multifamily and commercial sectors. Since 1933, IREM® has set the standard for best practices in real estate management.

Today, IREM® membership includes nearly 20,000 individual members and 550 corporate members. Collectively, CERTIFIED PROPERTY MANAGER® (CPM®) Members manage nearly \$1.8 trillion in real estate assets including 11.6 million residential units and more than 10 billion square feet of commercial space. Our CPM® Members manage roughly 40% of the federally assisted housing market as well as almost 25% of the public housing stock in the U.S. market.

The members and staff of IREM® look forward to working together with Dr. Carson in this important partnership with the Department of Housing and Urban Development.

Sincerely,

Eileen Wirth, CPM®  
2017 Chair  
IREM® Federal Housing Advisory Board

Michael T. Lanning, CPM®  
2017 IREM® President



J. RONALD TERWILLIGER  
FOUNDATION  
HOUSING AMERICA'S FAMILIES

January 10, 2017

The Honorable Michael Crapo  
Chairman, U.S. Senate Committee on Banking, Housing, and Urban Affairs  
534 Dirksen Senate Office Building  
Washington, DC 20510


The Honorable Sherrod Brown  
Ranking Member, U.S. Senate Committee on Banking, Housing, and Urban Affairs  
534 Dirksen Senate Office Building  
Washington, DC 20510

Dear Chairman Crapo and Ranking Member Brown:

I am writing to express my strong support for the nomination of Dr. Ben Carson to serve as the next Secretary of the U.S. Department of Housing and Urban Development (HUD). Dr. Carson possesses the intelligence, good judgment, leadership qualities, and communications skills to be an outstanding leader of HUD. I urge the United States Senate to swiftly confirm his nomination.

The current situation in housing is completely unacceptable: Today, more than 11 million families devote in excess of 50 percent of their incomes just to rent. A severe shortage of rental homes affordable to the lowest-income families is the primary culprit behind these high rent burdens. The national homeownership rate has also declined precipitously - the result of wage stagnation, regulatory policies, student loan debt, and high rents that make it difficult to accumulate funds for a down payment. Millions of creditworthy families seeking to purchase a home for the first time are today unable to realize their dream of homeownership. In the coming years, new household formation by tens of millions of Millennials combined with the increasing diversity and aging of the U.S. population will put additional strains on a housing system that is already falling short.

After speaking with Dr. Carson, I know he fully understands these issues and appreciates the high stakes that are involved. Once confirmed, I look forward to working closely with him and his HUD team to help meet America's pressing housing needs.

Sincerely,  
  
Pamela Hughes Patenaude  
President



MORTGAGE BANKERS ASSOCIATION

January 9, 2017

The Honorable Mike Crapo  
Chairman  
Committee on Banking, Housing  
and Urban Affairs  
534 Dirksen Senate Office Building  
Washington, DC 20510

The Honorable Sherrod Brown  
Ranking Member  
Committee on Banking, Housing,  
and Urban Affairs  
534 Dirksen Senate Office Building  
Washington, DC 20510

Dear Chairman Crapo and Ranking Member Brown,

On behalf of the Mortgage Bankers Association (MBA), I am writing you regarding the nomination of Dr. Ben Carson to serve as the next Secretary of Housing and Urban Development (HUD). I urge the Senate Banking Committee to approve his nomination as quickly as possible.

MBA believes that HUD needs to address several critical priorities in its management of the Federal Housing Administration, including enhancing the FHA's efficiency and technology deployment, clarifying existing lender guidance, and ensuring the long-term financial stability of the FHA program.

HUD can benefit from a fresh perspective to address these critical issues. Dr. Carson has demonstrated throughout his career that he possesses the intellect to understand and respond to complex challenges. We believe he will put those talents to good use, helping strengthen America's housing market, promoting the production of affordable rental housing, and improving communities nationwide.

I would again respectfully urge the Banking Committee and, in turn, the full Senate to approve Dr. Carson's nomination. MBA looks forward to working with him in this new role. Thank you in advance for your consideration of these views.

Sincerely,

A handwritten signature in black ink, appearing to read "D. H. Stevens".

David H. Stevens, CMB  
President and Chief Executive Officer

## The Mortgage Bankers Association of New Jersey



1460 US Highway 9 North • Suite 301 • Woodbridge • New Jersey 07095  
732-596-1619 • Fax 732-596-1625 • [www.mbanj.com](http://www.mbanj.com)

**E. Robert Levy**  
Executive Director & Counsel  
[rmagguill@aol.com](mailto:rmagguill@aol.com)

Hon. Michael Crapo  
Chairman  
U.S. Senate Committee on Banking, Housing and Urban Affairs  
534 Dirksen Senate Office Building  
Washington, DC 20510

Hon. Sherrod Brown  
Ranking Member  
U.S. Senate Committee on Banking, Housing and Urban Affairs  
534 Dirksen Senate Office Building  
Washington, DC 20510

January 11, 2017

Dear Chairman Crapo and Ranking Member Brown,

The Mortgage Bankers Association of New Jersey is pleased to support the nomination of Dr. Ben Carson as Secretary of the Department of Housing and Urban Development (HUD).

Dr. Carson has shown the requisite capacity, integrity and motivation to support the historical goals of HUD by insuring affordable mortgages so that those with the ability to repay will be able to share the great American goal of home ownership.

Our members are involved with FHA on a daily basis and would like to see Dr. Carson confirmed so that the important work of FHA can continue under his tutelage without delay.

Respectfully Submitted,

E. Robert Levy, Esq.





January 17, 2017

The Honorable Michael Crapo  
Chairman  
U.S. Senate Committee on Banking, Housing, and Urban Affairs  
534 Dirksen Senate Office Building  
Washington, DC 20510

The Honorable Sherrod Brown  
Ranking Member  
U.S. Senate Committee on Banking, Housing, and Urban Affairs  
534 Dirksen Senate Office Building  
Washington, DC 20510

Dear Chairman Crapo and Ranking Member Brown:

The Manufactured Housing Institute (MHI) is pleased to submit this letter of support for the confirmation of Dr. Ben Carson as the next Secretary of the U.S. Department of Housing and Urban Development (HUD). We urge all members of the Senate Banking Committee to vote to confirm his nomination and we encourage the full Senate to act promptly to ensure this important position is filled as soon as possible.

MHI is the only national trade organization representing all segments of the factory-built housing industry. MHI members include home builders, lenders, home retailers, community owners and managers, suppliers and others affiliated with the industry. MHI's membership includes 50 affiliated state organizations. In 2016, the industry is projected to produce close to 80,000 homes, which represents nearly 9 percent of new single family home starts. MHI members represent about 87 percent of manufactured homes produced each year.

HUD plays an important part in the role that manufactured housing plays in promoting homeownership and housing that is affordable to lower and middle income families. Manufactured homes are regulated by HUD; the HUD Code for manufactured housing is the only federally-regulated national building code. This federal standard allows homes to be shipped across state lines and facilitates economies of scale.

Although regulated by HUD, manufactured homes are not subsidized by the agency and offer affordable homeownership and rental options. Manufactured housing provides homeownership opportunities for first time homebuyers, retirees, and many families living in rural areas at a cost that is 10 to 35 percent lower than the cost of comparable site-built homes, according to U.S. Census data. Close to 60 percent of new manufactured homes sell for less than \$70,000 and the median income for manufactured homeowners is about \$26,000 per year, which is almost half of that of all homeowners in the nation.

1655 Fort Myer Drive Suite 104 Arlington, VA 22209 Tel: 703.558.0400 Fax: 703.558.0401

Manufactured Housing Institute  
January 17, 2017  
Page 2

Manufactured housing can offer this value to consumers because of technological advancements and cost savings associated with the factory-built process. However, the ability of manufactured housing to continue to serve this critical affordable housing role is dependent on HUD doing an efficient job of regulating the industry and not unnecessarily adding to the cost of the homes or limiting consumer choices.

Since he grew up in poverty, Dr. Carson is uniquely qualified to appreciate the benefits of manufactured housing in providing quality single-family housing options to meet the challenges of housing affordability. We believe Dr. Carson will be a responsible leader in carrying out HUD's critical role in ensuring that manufactured homes meet quality standards while at the same time providing housing at an affordable price. His commitment to the objective of increasing opportunities for all Americans will benefit the more than 22 million Americans that live in manufactured housing and are affected by HUD's role in regulating that housing.

We are pleased that Dr. Carson plans to have HUD focus on empowering individuals to make their way out of poverty. Manufactured housing is an important vehicle to help achieve this goal. Dr. Carson's comments at his confirmation hearing demonstrate a willingness to engage in bold new actions and directions, and demonstrated an understanding of the importance of listening to those who are affected by HUD's actions to develop effective solutions.

For the above reasons, we fully support Dr. Carson's nomination for HUD Secretary and we urge his prompt confirmation.

Sincerely,

A handwritten signature in black ink that reads "Lesli Gooch". The signature is fluid and cursive, with the first name "Lesli" and last name "Gooch" clearly distinguishable.

Lesli Gooch, Ph.D.  
Senior Vice President, Government Affairs & Chief Lobbyist

Cc: Members of the U.S. Senate Banking Committee





January 10, 2017

Senate Committee on Banking, Housing, and Urban Affairs  
 Senator Mike Crapo, Chairman  
 Senator Sherrod Brown, Ranking Member

Distinguished Senators:

We are writing on behalf of HUD Secretary designee Dr. Ben Carson. HUD's mission statement is to create strong, sustainable, inclusive communities and quality affordable homes for all. In order to attain mission success, our country will need someone of strong *character* and a person that possess a philanthropic attitude of giving back to their community and helping others.

From growing up poor in Detroit, leading the renowned neurosurgeon pediatric care unit at Johns Hopkins Hospital and being awarded the Presidential Medal of Freedom, his life experiences give Dr. Carson the indispensable qualities to lead HUD.

FHA is the first rung of homeownership and we need to protect its mission for all communities. We look forward to working with Dr. Carson on the many challenges facing the mortgage industry and we strongly urge that you confirm Dr. Carson as the next Secretary of HUD.

John M. Robbins, CMB  
 Chairman

*David Kittle*

David G. Kittle, CMB  
 President

Jim Park  
 CEO

## Multifamily Lenders Council

11555 N. Meridian Street Suite 400 Indianapolis, IN 46032 (317) 569-7420

January 10, 2017

The Honorable Michael Crapo  
Chairman  
U.S. Senate Committee on  
Banking, Housing, and Urban Affairs  
534 Dirksen Senate Office Building  
Washington, DC 20510

The Honorable Sherrod Brown  
Ranking Member  
U.S. Senate Committee on  
Banking, Housing, and Urban Affairs  
534 Dirksen Senate Office Building  
Washington, DC 20510

Dear Chairman Crapo and Ranking Member Brown:

The Multifamily Lenders Council ("MLC") is writing in support of the nomination of Dr. Ben Carson of the Department of Housing and Urban Development.

MLC is a consortium of geographically dispersed, independent mortgage bankers that utilize the Federal Housing Administration's insurance programs to finance affordable, workforce and market rate rental housing across the country. Founded in 2013, the mission of the Council is to advocate for effective and efficient FHA multifamily programs by (1) working with Members of Congress to provide information on the FHA multifamily programs' history and success as well as suggest improvements, and (2) working with HUD to streamline processes, increase production and maintain fiscally responsible programs.

We look forward to working with Dr. Carson to improve the FHA multi-family mortgage insurance program so that it can serve the ever-growing need of workforce and affordable rental housing across America. We are grateful for Dr. Carson's view that our urban areas need more affordable housing as well as the heightened profile his leadership will bring to HUD.

Working with Dr. Carson and his team we are confident we can build upon the successful role small and mid-size independent multi-family lenders have played in the FHA mortgage insurance program to achieve even greater success in servicing the mortgage financing needs of America's rental communities.

Thank you for this opportunity to comment upon Dr. Carson's nomination. We would be pleased to answer any questions you or your staff might have or to provide additional information.

Sincerely,



Michael Petrie  
President



**National Association of Home Builders**

1201 15th Street NW  
Washington, DC 20005

T 800 368 5242  
F 202 266 8400

[www.nahb.org](http://www.nahb.org)

January 9, 2017

The Honorable Mike Crapo  
Chairman  
United States Senate Committee on  
Banking, Housing, and Urban Affairs  
239 Dirksen Senate Office Building  
Washington, DC 20510-7010

The Honorable Sherrod Brown  
Ranking Member  
United States Senate Committee on  
Banking, Housing, and Urban Affairs  
713 Hart Senate Office Building  
Washington, DC 20510-7010

Dear Chairman Crapo and Ranking Member Brown:

On behalf of the National Association of Home Builders (NAHB), I am pleased to offer our strong support for the nomination of Dr. Ben Carson to serve as our nation's 17<sup>th</sup> Secretary of the Department of Housing and Urban Development (HUD). Throughout his distinguished career, Dr. Carson has established an impressive record of success. As the Director of Pediatric Neurosurgery at Johns Hopkins Hospital from 1984 to 2013, and a pioneer in the field of neurosurgery, Dr. Carson is a proven leader who has demonstrated both vision and compassion for those most in need.

Dr. Carson has taken a keen interest in strengthening our communities, putting forth an agenda for urban renewal and addressing the housing needs of Americans. He possesses the temperament, foresight, compassion and leadership qualities to take on the extensive responsibilities of the HUD secretary; assemble an outstanding team to meet the nation's growing housing needs, and effectively address the formidable challenges that are preventing creditworthy borrowers from owning a home and low- and middle-income households from obtaining affordable rental housing.

As housing goes, so goes the economy. To ensure the housing recovery continues to move forward, it is essential to have a leader like Dr. Carson who is committed to promoting pro-housing policies that support homeownership, providing rental housing opportunities for hard-working American families, and removing regulatory barriers that are needlessly raising housing costs across-the-board.

A thoughtful leader who inspires those around him, Dr. Carson will help raise the public profile of HUD at a critical time and provide the leadership to carry out the agency's vital housing mission in the years to come.

NAHB looks forward to working with Dr. Carson and HUD in 2017 and beyond.

Best regards,



Edward Brady  
2016 NAHB Chairman of the Board



Granger MacDonald  
2017 NAHB Chairman of the Board

cc: Senate Committee on Banking, Housing, and Urban Affairs

Attention: Chairman Michael D. Crapo  
Senate Banking, Housing and Urban Development Committee

Monday, January 9, 2017

Dear Chairman Crapo:

As a national organization who represents access to more than 2.9 million African American businesses across the country, the National Business League (NBL) business league is pleased to offer our support for Dr. Ben Carson as the next secretary of U.S. Department of Housing and Urban Development.

The NBL was founded in 1900 by the late Booker T. Washington, along with influential entrepreneurial and professional Black leaders, during the administrations of William McKinley (1897-1901) and Theodore Roosevelt (1901-1909), to promote the interests of African-American businesses. Dr. Washington conceived of and developed a broad base structure for business enterprise more innovative than this nation has ever seen, predating the creation of the U.S. Chamber of Commerce by twelve years. The NBL, from its inception, was committed to a strong and comprehensive program of self-help and self-sufficiency. The mission of the NBL is to enhance and expand Black business in the community at large, to encourage civic pride, and to reinvest community money within the community.

With a growing membership in 37 states and the District of Columbia, the NBL's national network includes chartered local chapters and a national coalition of association affiliates through its National Council for Policy Review, Headquartered in Atlanta, Georgia with a federal office in Washington, D.C., the NBL serves as the voice of Black businesses in Congress, the White House, the State Legislatures, and throughout federal agencies. The NBL is the primary advocate for business development and expansion in the Black community, and strives to build a stronger economic infrastructure in the Black community through business development.

Dr. Carson will have a unique understanding having spending his childhood in poverty in the Detroit area. As a successful surgeon, his skill set in bringing teams together to solve complex issues that is needed to solve generational poverty, lack of economic opportunities of many who depend on the federal government for affordable housing.

We look forward to working with secretary Carson and we ask for his swift confirmation.

Very respectfully,

Dr. Kenneth L. Harris,  
On behalf of the Board of Directors  
National Business League, Inc.

January 17, 2017

**National CORE Letter of Support –  
Confirmation of Dr. Ben Carson as HUD Secretary**



Hon. Michael Crapo  
Chairman  
U.S. Senate Committee on Banking, Housing and Urban Affairs  
534 Dirksen Senate Office Building  
Washington DC 20510

Hon. Sherrod Brown  
Ranking Member  
U.S. Senate Committee on Banking, Housing and Urban Affairs  
534 Dirksen Senate Office Building  
Washington DC 20510

Dear Chairman Crapo and Ranking Member Brown:

National Community Renaissance (National CORE) writes to offer our strong support for the nomination of Dr. Ben Carson to be the next Secretary of the Department of Housing and Urban Development (HUD).

Dr. Carson brings a number of important qualities to the job of HUD Secretary that are critical to both running the Department and making bold changes to improve its effectiveness. These qualities include leadership, a keen intellect, the ability and willingness to listen to and act on new ideas, and a commitment to using HUD and its programs to create opportunities and lift individuals out of poverty.

We are particularly impressed that Dr. Carson talked at his confirmation hearing about a more holistic approach to federal housing programs that can help bring families out of poverty and help individuals to reach their full potential. We welcome his interest in taking a fresh look at old models of affordable housing delivery - and working across the federal government's silos to help bring health care, education, and job training supportive services to residents subsidized by HUD programs. And his reference to public-private partnerships to accomplish these goals is just what is needed, in our opinion.

Finally, we commend Dr. Carson for his announcement that he would go on a listening tour across the country to learn about effective ways that federal programs can create opportunities to lift families out of poverty. We would welcome the opportunity to have Dr. Carson visit projects in which we and other mission-oriented nonprofits are working in partnership with public housing agencies and other localities.

We write as one of the largest nonprofit developers of affordable housing, with nearly 9,000 units across four states. National CORE has a long history of working both with HUD programs and with innovative tools to expand the supply of affordable housing and



9401 Haven Avenue, Broomfield, Colorado, CO 80020  
970.483.2444 Fax: 970.483.2449 [nationalcore.org](http://nationalcore.org)

supportive services, such as training, education, and health care, to low-income families to help them obtain self-sufficiency.

It is from that perspective that we call on the Senate Banking Committee and the full Senate to act promptly to confirm Dr. Carson for this important position in the new Administration.

Sincerely,

A handwritten signature in black ink, appearing to read "Steve PonTell". The signature is fluid and cursive, with the first name "Steve" written in a larger, more prominent script than the last name "PonTell".

Steve PonTell  
President and Chief Executive Officer  
National Community Renaissance



January 11, 2017

The Honorable Mike Crapo  
Chairman  
U.S. Senate Committee on Banking, Housing, and Urban Affairs  
534 Dirksen Senate Office Building  
Washington, D.C. 20510

The Honorable Sherrod Brown  
Ranking Member  
U.S. Senate Committee on Banking, Housing, and Urban Affairs  
534 Dirksen Senate Office Building  
Washington, D.C. 20510

Re: Dr. Ben Carson's Nomination to Serve as Secretary of the Department of Housing and Urban Development

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Dear Chairman Crapo & Ranking Member Brown:

I'm writing today on behalf of Nationstar Mortgage Holdings Inc., one of the country's largest mortgage servicing companies, to recommend Dr. Ben Carson as Secretary of the Department of Housing and Urban Development.

At Nationstar, we work hard to keep the dream of homeownership alive for our customers, and after listening to Dr. Carson during the campaign season, it's clear he shares our passion. Dr. Carson is well known for advocating for revitalizing urban communities and working toward solutions for more affordable housing. His background also reveals a work ethic and determination that our industry demands.

Dr. Carson has nationwide recognition and we are hopeful that with this opportunity he will help the Trump administration to tackle important issues. The housing market plays a critical role in a healthy and stable economy, and we believe Dr. Carson will not only bring a fresh perspective but will be very successful as our next Secretary of the Department of Housing and Urban Development.

I appreciate your time and attention to this letter.

Sincerely,

A handwritten signature in blue ink, appearing to read "Jay Bray".

Jay Bray  
President, Chief Executive Officer and Chairman  
Nationstar Mortgage Holdings, Inc.





1400 16th Street NW,  
Suite 420  
Washington, DC 20036  
Tel: 202-338-1741  
Fax: 202-338-4436  
www.nrmla.org

January 10, 2017

The Honorable Michael Crapo  
Chairman  
U.S. Senate Committee on  
Banking, Housing, and Urban Affairs  
534 Dirksen Senate Office Building  
Washington, DC 20510

The Honorable Sherrod Brown  
Ranking Member  
U.S. Senate Committee on  
Banking, Housing, and Urban Affairs  
534 Dirksen Senate Office Building  
Washington, DC 20510

Dear Chairman Crapo and Ranking Member Brown:

The National Reverse Mortgage Lenders Association (NRMLA) is writing in support of the nomination of Dr. Benjamin Carson as Secretary of the U.S. Department of Housing and Urban Development. We believe Dr. Carson's experience meeting the health care needs of people of all ages and backgrounds, combined with his deep commitment to fortifying families, makes him uniquely positioned to lead HUD, the agency responsible for strengthening communities, supporting affordable housing, and overseeing the Home Equity Conversion Mortgage program.

NRMLA is the national voice of the reverse mortgage industry, serving as an educational resource, policy advocate and public affairs center for lenders and related professionals. NRMLA was established in 1997 to enhance the professionalism of the reverse mortgage business.

Our mission is to educate consumers about the pros and cons of reverse mortgages, to train lenders to be sensitive to clients' needs, to enforce our Code of Ethics and Professional Responsibility, and to offer insight to policy makers working on reverse mortgage matters and related issues.

We look forward to working with Dr. Carson to strengthen and maintain the Federal Housing Administration's mortgage insurance programs, which help middle class Americans of all ages purchase homes and enable older homeowners to stay in theirs.

Thank you for this opportunity to comment upon Dr. Carson's nomination. We would be pleased to answer any questions you or your staff might have or to provide additional information.

Best Regards,

Peter Bell, President & CEO  
1400 16th Street NW, Suite 420  
Washington, DC 20036  
202-939-1741  
pbell@dworbell.com

Stephen L. Gilchrist  
Chairman

2001 Assembly Street  
Columbia, SC 29201



Mailing Address 9900 Two Notch Road Suite E PMB 7 Columbia, SC 29223

January 8, 2017

The Honorable Richard Shelby  
Chairman  
Senate Committee on Banking, Housing and Urban Affairs  
304 Russell Senate Office Building  
Washington, D.C. 20510

The Honorable Sherrod Brown  
Ranking Member  
Senate Committee on Banking, Housing and Urban Affairs  
713 Hart Senate Office Building  
Washington, D.C. 20510

**RE: Nomination of Dr. Ben Carson as Secretary of Housing and Urban Development**

Dear Chairman Shelby and Ranking Member Brown:

We are writing to express our full support for Secretary of Housing and Urban Development Nominee Dr. Benjamin Carson.

Our nation stands on the verge of great transition. A vigorous, and frankly dynamically contested Presidential election resulted in the victory of President-Elect Donald Trump. Against the prevailing forecast of the political pundits and polls, business man Donald Trump successfully gained the broad support of many in this country. Now begins the task of certifying the vision and the cabinet that will assist President Trump in carrying out his mandate.

As the South Carolina African American Chamber of Commerce, one of the first organizations to offer President-Elect Trump a platform to address business leaders in our state at the outset of his campaign, we would first like to congratulate the President-Elect on his nomination and eventual election. In addition, we would like to extend our congratulatory support for the nomination of Dr. Benjamin Carson as Secretary of Housing and Urban Development. The nomination of Dr. Carson is an acknowledgment by Mr. Trump of the significant role that this

Carson Confirmation (Page2)

vital cabinet position holds to the central goals of the President-Elect's campaign to improve the lot of all Americans especially those that reside in our urban centers.

The office of Housing and Urban Development is a federal department whose business directly impacts the lives of African Americans residing for the most part in our most at-risk inner cities. Dr. Carson has demonstrated a lifetime of perseverance against the odds, a dedication to excellence, and leadership and innovation in his field of expertise. He brings to the office a personal perspective and a track record of improving and uplifting the status of those under his care. This was an integral part of his own Presidential campaign and will bode well for his appointment.

As the South Carolina African American Chamber of Commerce, we pledge to do our part to assist the Secretary in the initiatives he has planned for developing the urban centers from which many African Americans glean their residence and employment and business livelihood. As an advocacy body for African American businesses, we feel that the work of HUD is vital to our success in helping black business to flourish.

In conclusion, as with most Americans, we anticipate and expect the next few years will involve sweeping changes that benefits us as a nation. May we unite in a collective bi-partisan way to fulfill the mandate of truly "Making America Great Again."

We respectfully urge the committee to take our statement into consideration and vote to confirm Dr. Benjamin Carson as Secretary of Housing and Urban Development.

With sincere appreciation,



Stephen L. Gilchrist  
Chairman  
South Carolina African American Chamber of Commerce

CC: Dr. Regina Wragg  
Dr. Hugh Harmon  
Mr. Thomas Simuel





3535 Peachtree Road, Suite 520-657, Atlanta, GA 30326

January 11, 2017

VIA Email  
Memorandum

To: Chairman CRAPO and Ranking Member Brown

Ref: Confirmation of Dr. Ben Carson

United Athletes Foundation is pleased to offer our support of Dr. Ben Carson as Secretary of HUD.

As former professional athletes UAF's mission has been to bring positive change and opportunities to our neediest communities. A great number of African American and Latino professional and collegiate athletes come from impoverished backgrounds with members of our families living in subsidized housing. For those athletes who have "Made It" UAF has been one of the leaders in giving back to our communities.

It is incumbent that Dr. Carson who himself came from an impoverished background and values education through his Young Scholar Program, be confirmed swiftly, so the challenges facing our urban and rural communities can be viewed from a different perspective.

UAF and our diverse athletes stand ready to work with Secretary Carson once confirmed.

Working through Ms. CJ Jordan, we look forward to finding solutions to our nation's divide.

Sincerely,

Reggie Howard

UAF Founder and Executive Director  
(901) 206-1169 (cell)

Cc: CJ Jordan  
Rick Dearborn  
Gordon Brown, UAF Chairman  
Ray Lewis, UAF Vice-Chairman  
Anthony Flynn, UAF Secretary  
Mike Longo, UAF Treasury  
Fields Jackson Jr., UAF Advisor  
Jim Brown, UAF Advisor  
Hank Aaron, UAF Advisor  
Julius "Dr. J." Erving, UAF Advisor  
Carlos Guice, UAF Advisor

Craig Shapero, UAF Advisor  
Andrew Young, UAF Advisor  
Walter Young, UAF Advisor  
Brian Moran, UAF Advisor  
Chris Ingram, UAF Advisor  
Kimberly Haynes, UAF Advisor  
Sam McNabb, UAF Advisor  
Wilma McNabb, UAF Advisor  
Brandon Benson, UAF Advisor  
Kathy Harbin, UAF Advisor

LETTERS AND STATEMENTS SUBMITTED IN OPPOSITION TO THE  
NOMINATION OF DR. BENJAMIN CARSON

January 11, 2017

Honorable Michael Crapo  
Chairman, U.S. Senate Committee on Banking, Housing, and Urban Affairs  
534 Dirksen Senate Office Building  
Washington, DC 20510

Honorable Sherrod Brown  
Ranking Member, U.S. Senate Committee on Banking, Housing, and Urban Affairs  
534 Dirksen Senate Office Building  
Washington, DC 20510

**Re: Why Dr. Ben Carson Should Not Be Confirmed as HUD Secretary**

Dear Chairman Crapo and Ranking Member Brown:

We, the undersigned, strongly oppose the appointment of Dr. Ben Carson as the next Secretary of the U.S. Department of Housing and Urban Development. Apart from his personal views on a variety of political and social issues, we consider Dr. Carson completely unqualified to anticipate or promote appropriate solutions to the pressing housing and urban development needs facing our country.

Created in 1965 to further the nation's housing and urban revitalization agenda, HUD's role has been to implement the nation's housing goal, first articulated by Congress in 1949: "a decent home and a suitable living environment for every American family." Sadly, this goal has not yet been realized. It remains, nevertheless, an aspiration that HUD is obligated to manifest, and one that will be greatly undermined should the U.S. Senate confirm Dr. Ben Carson.

Numbering nearly four hundred, the signatories below include scholars and experts working in the fields over which HUD holds direct administrative responsibilities, including federally subsidized housing programs assisting lower income households, developing housing policy, implementing urban revitalization strategies, eliminating homelessness, and advancing homeownership and fair housing.

We ask you to deem Dr. Carson a poor choice to lead HUD, and to deny him Senate confirmation for the following three reasons:

**1) Dr. Carson has no experience relevant to HUD's mission:** Past HUD Secretaries, serving under both Republican and Democratic presidents, typically have had significant public sector experience. They also, for the most part, worked in areas directly related to the work of HUD. Dr. Carson has absolutely no prior experience with the programs and policies administered by HUD and no background managing or leading a large public agency. Indeed, Dr. Carson's close friend, Armstrong Williams, has acknowledged that Dr. Carson "has no government

experience. He's never run a federal agency. The last thing he would want to do was take a position that could cripple the presidency."

Housing is an enormously complex issue. It requires, among other things, an understanding of finance, economics, labor markets, land use, transportation, energy, and the many legal underpinnings that govern housing and development policy. Dr. Carson's education, professional experience, and basis of knowledge are wholly inadequate in these areas.

Of additional concern, we have learned the hard way that when someone with such thin experience as Dr. Carson's administers a large, complex department, the subsequent dearth of capable oversight and management leaves room for unscrupulous, exploitative behaviors, particularly on the parts of private contractors and interagency partners. Unfortunately, HUD has not been immune to corruption and mismanagement in the past. And it won't in the future should the Senate confirm a HUD Secretary lacking basic familiarity with the issues under his jurisdiction.

**2) Dr. Carson has expressed disdain for HUD's mission:** Among HUD's key responsibilities is the enforcement of the nation's fair housing laws—laws created to reduce discrimination still faced by non-white, disabled, LGBT, and other households seeking secure and decent homes to rent or buy. Rather than understanding the continuing need for enforcement of laws that protect the rights of all who are seeking housing, nor acknowledging that the government has an ongoing commitment to provide opportunities for low-income people who are eager to move to low-poverty areas, Dr. Carson has dismissed fair housing as being "a mandated social-engineering scheme." He has shown nothing but disdain for HUD's statutory obligation to affirmatively further fair housing.

**3) Dr. Carson has displayed a lack of understanding of poverty and the role of government:** Dr. Carson does not appear to appreciate the complexity and interplay of the many factors that result in housing being unaffordable to lower income people. Often, at the root of housing unaffordability are issues of poverty which, astonishingly, Dr. Carson sees as "more of a choice than anything else." Dr. Carson seemingly does not comprehend how changes in the global economy, the loss of manufacturing jobs in the U.S., and the legacy of employment discrimination have collided to harm low-skilled workers and increase poverty.

Moreover, rather than appreciating the critical role that HUD's programs play in assisting millions of households to secure decent, affordable housing, Dr. Carson believes that individuals and church-based and other community initiatives can substitute for HUD's programs. These were failed strategies pursued in the late 19<sup>th</sup> and early 20<sup>th</sup> centuries, and they have proven to be less effective than government efforts time and time again. Voluntary efforts were and remain important accompaniments to a strong federal role. In their scope, scale, or long term impact, however, such efforts cannot possibly replace the work of government.



To conclude, we cannot imagine that a person with Dr. Carson's views about fair housing, the role of government, and the roots of poverty could possibly be an advocate for the very programs for which HUD is responsible. We believe that the appointment of Dr. Carson would severely jeopardize the well-being of the nearly 5 million households across the country for whom HUD is their only means of securing housing. We strongly urge you to decline to confirm Dr. Ben Carson as HUD Secretary.

Sincerely,

Aaron Wunsch—Assistant Professor of Landscape Architecture and Historic Preservation, University of Pennsylvania

Adam Flickinger—Urban Planner and Designer, Chicago, IL

Adam R. Culver—Adjunct Instructor, Maryland Institute College of Art

Adriana Navarro-Sertich—Independent Consultant on Urban Rehabilitation and Social Housing; former Housing and Urban Planning Advisor for United Nations Office for Project Services (UNOPS), Washington, DC

Adriana Valencia—Independent Scholar, Berkeley, CA

Alaina Morgan—Graduate Student, New York University

Alejandro Velasco—Associate Professor of History, New York University

Alex Schwartz—Professor of Urban Policy, The New School

Alexandra Filindra—Associate Professor of Political Science and Psychology, University of Illinois—Chicago

Alexis Bateman—Consulting Researcher, Massachusetts Institute of Technology

Alma M.O. Trinidad—Associate Professor of Social Work, Portland State University

Amelia J. Carr—Professor of Art History, Allegheny College

Amy Howard—Associated Faculty in American Studies, University of Richmond

Anaid Yerena—Assistant Professor of Urban Studies, University of Washington—Tacoma

Andrea Garfinkel-Castro—Graduate Student, University of Utah—Salt Lake City

Andrea L. Lohse—Secretary, Board of Directors, Crossroads for Women, Albuquerque, NM

Andrea Roberts—Postdoctoral Fellow, University of Texas—Austin

Andrew Forney—Designer, York, PA

Andrew R. Highsmith—Assistant Professor of History, University of California—Irvine

Andrew W. Kahrl—Assistant Professor of History, University of Virginia

Andrew Witek—Graduate Student, Judson University

Angela Traill—Community Development Block Grants Project Manager, St. Tammany Parish, LA

Anna Livia Brand—Assistant Professor of Planning and Urban Studies, University of New Orleans

Annelise Orleck—Professor of History, Dartmouth College

Ansley T. Erickson—Assistant Professor of History and Education, Columbia University

April Merleaux—Associate Professor of History, Florida International University

Ari Kelman—Chancellor's Leadership Professor of History, University of California—Davis

Ari Kohen—Schlesinger Associate Professor of Political Science, University of Nebraska

Arlene Davila—Professor of Anthropology and Social and Cultural Analysis, New York University

Audrey G. McFarlane—Dean Julius Issacson Professor of Law, University of Baltimore

Austin McCoy—Postdoctoral Fellow, University of Michigan

Ayah Nuriddin—Graduate Student, Johns Hopkins University

Barika Williams—Adjunct Professor, Pratt Institute

Bench Ansfield—Graduate Student, Yale University

Beryl Satter—Professor of History, Rutgers University—Newark

Brandi Summers—Assistant Professor of African American Studies, Virginia Commonwealth University

Brenna Wynn Greer—Assistant Professor of History, Wellesley College



- Brent Cebul—Postdoctoral Fellow, University of Richmond
- Brian Goldstein—Assistant Professor of Architecture and Planning, University of New Mexico
- Brian Norman—Professor of English, Loyola University Maryland
- Brie Darland—Affordable Housing Advocate, Albuquerque, NM
- Bruce Levin—Architect, San Francisco, CA
- Bryant Simon—Professor of History, Temple University
- Cameron Blaylock—Photographer, Department of Housing and Urban Development
- Cameron Herrington—Urban Studies Graduate Student, Portland State University
- Camille Z. Charles—Walter H. and Leonore C. Annenberg Professor in the Social Sciences, University of Pennsylvania
- Carl H. Nightingale—Professor of Urban History and World History, Department of Transnational Studies, University at Buffalo State University of New York
- Carrie Makarewicz—Assistant Professor of Urban and Regional Planning, University of Colorado Denver
- Carsten Rodin—Graduate Student, Columbia University
- Catalina Ortiz—Lecturer of Urban Design, University College London, UK
- Catherine McNeur—Assistant Professor of History, Portland State University
- Cathy Lesser Mansfield—Professor of Law, Drake University
- Cecilia Márquez—Assistant Professor of Social and Cultural Analysis, New York University
- Chad McBride—Professor of Communication Studies, Creighton University
- Chad Williams—Associate Professor of African and Afro-American Studies, Brandeis University
- Chantalle Verna—Associate Professor of History, Florida International University
- Charles Constantine—Designer, New York, NY
- Charles Hughes—Director of the Memphis Center, Rhodes College
- Chelina Odbert—Community Developer, Los Angeles, CA

- Chip Minnick—Adjunct Professor, California College of the Arts
- Chris Wells—Associate Professor of Environmental Studies, Macalester College
- Christina Hanhardt—Associate Professor, American Studies, University of Maryland—College Park
- Christine Thurlow Brenner—Associate Professor of Public Policy and Public Affairs, University of Massachusetts—Boston
- Christopher Forster-Smith—Graduate Student, Johns Hopkins University
- Christopher P. Lehman—Professor of Ethnic Studies, St. Cloud State University
- Claire Potter—Professor of History, The New School
- Clara E. Irazábal-Zurita—Professor of Urban Planning, University of Missouri—Kansas City
- Claudia B. Isaac—Associate Professor of Community and Regional Planning, University of New Mexico
- Claudia Lopez—Graduate Student, University of California—Santa Cruz
- Clifford Andrew Welch—Professor of Contemporary History, Universidade Federal de São Paulo
- Creola Johnson—Professor of Law, Ohio State University
- Dan Berger—Assistant Professor of Comparative Ethnic Studies, University of Washington—Bothell
- Dan Immergluck—Professor of School of City and Regional Planning, Georgia Institute of Technology
- Daniel Cumming—Graduate Student, New York University
- Daniel D'Oca—Associate Professor in Practice in Urban Planning, Harvard University
- Daniel Olmos—Postdoctoral Research Fellow, University of Denver
- Daniel Pasciuti—Assistant Professor of Sociology, Georgia State University
- Danni Chen—Architect, Los Angeles, CA
- Daryl M. Scott—Professor of History, Howard University

David C. Wilson—Associate Professor of Political Science and International Relations, University of Delaware

David E. Goldberg—Assistant Professor of History, Drury University

David Goldberg—Assistant Professor of African American Studies, Wayne State University

David Harris—Managing Director of the Charles Hamilton Housing Institute for Race and Justice, Harvard University

David Hochfelder—Associate Professor of History, University at Albany State University of New York

David Huyssen—Lecturer in American History, University of York

David J. Silverman—Architect, Boston, MA

David M. P. Freund—Associate Professor of History, University of Maryland—College Park

David Moses—Research Scientist of Architecture, Massachusetts Institute of Technology

David Schley—Assistant Professor of History, Hong Kong Baptist University

David Smiley—Assistant Director, Urban Design Graduate School of Architecture Planning and Preservation, Columbia University

David Stein—Lecturer, University of California, Los Angeles

Debra Gardner—Legal Director at Public Justice Center, Baltimore, MD

Debra Thompson—Assistant Professor of African American Studies, Northwestern University

Deirdre Oakley—Professor of Sociology, Georgia State University

DeMisty D. Bellinger-Delfeld—Assistant Professor of English, African American Studies, and Women, Gender, and Sexuality Studies, Fitchburg State University

Dennis Keating—Emeritus Professor of Urban Studies, Cleveland State University

Desiree Fields—Lecturer in Urban Geography, University of Sheffield

Destin Jenkins—Postdoctoral Fellow, Harvard University

Diana Williams—Assistant Professor of History and Law, University of Southern California

- Dolores Acevedo-Garcia—Professor of Human Development and Social Policy, Brandeis University
- Domenic Vitiello—Associate Professor of City Planning and Urban Studies, University of Pennsylvania
- Don Goldstein—Emeritus Professor of Economics, Allegheny College
- Doron Serban—Emerging Technologies Coordinator, Academy of Art University
- Drew Powers—Architect, New York, NY
- Drew Seskunas—Designer, New York, NY
- Edith J. Barrett—Director of Urban and Community Studies and Professor of Public Policy, University of Connecticut
- Edward E. Baptist—Professor of History, Cornell University
- Edward Goetz, Professor of Urban and Regional Planning, University of Minnesota
- Elaine Lewinnek—Professor of American Studies, California State University—Fullerton
- Elizabeth F. Cohen—Associate Professor of Political Science, Syracuse University
- Elsa Barkley Brown—Associate Professor of History and Women's Studies, University of Maryland—College Park
- Elspeth Tanguay-Koo—Housing Advocate, Portland, OR
- Emily Schneider—Architect, Washington, DC
- Eric S. Yellin—Associate Professor of History, University of Richmond
- Erika Bsumek—Associate Professor of History, University of Texas—Austin
- Erualdo R. Gonzalez—Associate Professor of Chicana and Chicano Studies, California State University—Fullerton
- Faye Powell—Social Sciences Librarian and Professor Emerita, Portland State University
- Florence Wagman Roisman—William F. Harvey Professor of Law and Chancellor's Professor, Indiana University
- Francesca Ammon—Assistant Professor of City and Regional Planning and Historic Preservation, University of Pennsylvania

Frank Matero—Professor of Architecture and Historic Preservation, University of Pennsylvania

Frank Towers—Associate Professor of History Department, University of Calgary

Gabriel N. Mendes—Senior Lecturer, Vanderbilt University

Gayle Wald—Professor of English and American Studies, George Washington University

George Derek Musgrove—Associate Professor of History, University of Maryland—Baltimore County

Gianpaolo Baiocchi—Director of the Urban Democracy Lab, New York University

Gillet Gardner Rosenblith—Graduate Student, University of Virginia

Gillet Rosenblith—Graduate Student, University of Virginia

Gordon Mantler—Assistant Professor of Writing and History, George Washington University

Graham Sandelski—Designer, Los Angeles, CA

Gregory D. Squires—Professor of Sociology and Public Policy and Public Administration, George Washington University

Gregory P. Downs—Associate Professor of History, University of California—Davis

Gretchen Long—Professor of History, Williams College

Guian A. McKee—Associate Professor, University of Virginia

Hadar Aviram—Harry and Lillian Hastings Research Chair, University of California Hastings College of Law

Heather Ann Thompson—Professor of History and African American Studies, University of Michigan

Henry Louis Taylor, Jr.—Professor of Urban and Regional Planning and Director of UB Center for Urban Studies, University at Buffalo State University of New York

Hye-Sung Han—Assistant Professor of Urban Administration, University of Missouri—Kansas City

Imani Perry—Professor of African American Studies, Princeton University

Irene Browne—Associate Professor of Sociology and Women's, Gender, and Sexuality Studies, Emory University

- Iva Kravitz—Architect and Designer, New York, NY
- J. Rosie Tighe—Assistant Professor of Urban Studies, Cleveland State University
- Jackelyn Hwang—Postdoctoral Fellow, Princeton University
- Jacob S. Rugh—Assistant Professor of Sociology, Brigham Young University
- Jacob William Faber—Assistant Professor of Public Service, New York University
- Jake Kutzin—Designer, Los Angeles, CA
- Jake Woland—Landscape Architect and Adjunct Professor, University of Washington—Seattle
- James Ashton—Visiting Professor, Johns Hopkins University
- James Brillon—Graduate Student, Columbia University
- James Cockcroft—Teaching Fellow, State University of New York
- James DeFilippis—Associate Professor of Planning and Public Policy, Rutgers University
- James Zarsadiaz—Assistant Professor of History, University of San Francisco
- Janet L. Smith—Associate Professor of Urban Planning and Policy, Co-Director, Nathalie P. Voorhees Center, University of Illinois at Chicago
- Jason Brody—Associate Professor of Regional and Community Planning, Kansas State University
- Jason Reece—Assistant Professor of City and Regional Planning, Ohio State University
- Jay Driskell—Independent Scholar, Washington, DC
- Jeanne Theoharis—Distinguished Professor of Political Science, Brooklyn College—CUNY
- Jeannette Estruth—Graduate Student, New York University
- Jeff Donnelly—Lecturer, University of Miami
- Jeffrey Doshna—Assistant Professor of Planning and Community Development, Temple University
- Jeffrey Helgeson—Associate Professor of History, Texas State University
- Jeffrey Ogbar—Professor of History, University of Connecticut

Jennifer Hock—Architectural and Urban Historian, Maryland Institute College of Art

Jennifer Tucker—Assistant Professor of Community and Regional Planning,  
University of New Mexico

Jennifer Whittaker—Research Associate of Architecture and Planning, University at  
Buffalo State University of New York

Jessica Ann Levy—Graduate Student, Johns Hopkins University

Jessica Johnson—Assistant Professor of History and Africana Studies, Johns  
Hopkins University

Jessica Lewis—Housing Advocate, Baltimore, MD

Jilene Chua—Graduate Student, Johns Hopkins University

Joan Browning—Independent Scholar, Lewisburg, WV

Joan Byron—Visiting Assistant Professor, Pratt Institute

Jocelyn Devance Taliaferro—Associate Professor of Social Work, North Carolina  
State University

Joe Soss—Cowles Professor for the Study of Public Service, University of  
Minnesota

John D. Landis—Crossways Professor of Planning, University of Pennsylvania

John Gulliford—Visiting Assistant Professor, Pratt Institute

John Lewis Adams—Faculty in History, Bard High School Early College, Cleveland,  
OH

John McCarthy, Professor of History, Robert Morris University

Jonathan Brown—Undergraduate, Center for Africana Studies, Johns Hopkins  
University

Jonathan Crisman—Research Affiliate, University of California—Los Angeles;  
Graduate Student, University of Southern California

Jonathan Fertig—Architect, Instructor of Building Information Modeling, The Boston  
Architectural College

Jonathan Ritter—Associate Professor of Ethnomusicology, University of California—  
Riverside

Jose Antonio Ramirez—Graduate Student, Columbia University

- Jose J. Pullutasig—Designer, New York, NY
- Joseph Heathcott—Associate Professor of Urban Studies, The New School
- Joseph William Singer—Bussey Professor of Law, Harvard University
- Joshua Ambrosius—Assistant Professor of Political Science and Core Faculty of the Public Administration Program, University of Dayton
- Joshua Clark Davis—Assistant Professor of History, University of Baltimore
- Joshua D. Ambrosius—Assistant Professor of Political Science, University of Dayton
- Judith Bachay—Professor of Social Science and Counseling, St. Thomas University
- Julia Gunn—Lecturer, University of Pennsylvania
- Julia Ott—Associate Professor of History, The New School
- Julie Gamble—Professor-Researcher, Universidad San Francisco de Quito
- K.C. Quirk—Executive Director of Crossroads for Women, Albuquerque, NM
- Kate Masur—Associate Professor of History, Northwestern University
- Kate Ramsey—Associate Professor of History, University of Miami
- Kate Rosenblatt—Postdoctoral Fellow, University of Michigan
- Kathleen Engel—Research Professor of Law, Suffolk University
- Kathleen King—Landscape Architect and Urban Designer, Denver, CO
- Keeanga-Yamahatta Taylor—Assistant Professor of African American Studies, Princeton University
- Keith Krumwiede—Associate Professor of Architecture, New Jersey Institute of Technology
- Kelly Quinn—Program Coordinator, University of Maryland—Baltimore
- Kenneth Lipartito—Professor of History, Florida International University
- Kennetta Hammond Perry—Associate Professor of History, East Carolina University
- Kevin M. Kruse—Professor of History, Princeton University
- Kristin Kelsey—Designer, Seattle, WA
- LaDale Winling—Assistant Professor of History, Virginia Tech University



Lan Deng—Associate Professor of Urban and Regional Planning, University of Michigan

Langley C. Keyes—Professor Emeritus of Urban Studies and Planning, Massachusetts Institute of Technology

Lara Stein Pardo—Visiting Assistant Professor of Anthropology, University of Colorado

Laura Tach—Assistant Professor of Policy Analysis and Management, Cornell University

Laura Warren Hill—Associate Professor of History, Bloomfield College

Lauren E. Willis—Professor of Law, Loyola University Law School

Lauren Rauscher—Associate Professor of Sociology, Robert Morris University

Lawrence Jackson—Bloomberg Distinguished Professor of English and History, Johns Hopkins University

Lawrence Vale—Professor of Urban Design and Planning, Massachusetts Institute of Technology

Leif Fredrickson—Ambrose Monell Fellow in Technology and Democracy, Miller Center for Public Affairs, University of Virginia

Lesli Hoey—Assistant Professor of Urban and Regional Planning, University of Michigan

Leslie Martin—Associate Professor of Sociology, University of Mary Washington

Lester K. Spence—Associate Professor of Political Science, Johns Hopkins University

Lewis Stackpole—Architect and Urban Designer, Portland, OR

Lily Geismer—Associate Professor, Claremont McKenna College

Linda C. Samuels—Associate Professor, Washington University in St. Louis

Lisa K. Bates—Associate Professor of Urban Studies and Planning, Portland State University

Lisa Servon—Professor of City Planning, University of Pennsylvania

Lisa Tetrault—Associate Professor of History, Carnegie Mellon University

Lori A. Flores—Assistant Professor of History, Stony Brook University

- Malini Ranganathan—Assistant Professor of International Service, American University; Faculty Fellow, Metropolitan Policy Center
- Mara Sidney—Associate Professor of Political Science, Rutgers University—Newark
- Marc Brenman—Consultant, Washington, DC
- Marcela Gonzalez Rivas—Assistant Professor of Public and International Affairs, University of Pittsburgh
- Marcia Chatelain—Associate Professor of History, Georgetown University
- Marcia Egger—Attorney, New York, NY
- Margaret Dewar—Professor of Urban and Regional Planning, University of Michigan
- Margaret Garb—Professor of History, Washington University in St. Louis
- Margaret O'Mara—Associate Professor of History, University of Washington—Seattle
- Margaret Rozga—Professor of English Emerita, University of Wisconsin—Waukesha
- Maria Krysan—Professor of Sociology, University of Illinois at Chicago
- Marisa Chappell—Associate Professor of History, Oregon State University
- Marisa Zapata—Assistant Professor of Land-use Planning, Portland State University
- Mark Santow—Associate Professor of History, University of Massachusetts—Dartmouth
- Marla Nelson—Associate Professor of Planning and Urban Studies, University of New Orleans
- Marta Gutman—Professor of History and Theory, City College of New York—CUNY and Professor of Art History, The Graduate Center—CUNY
- Marta Hanson—Associate Professor of History of Medicine, Johns Hopkins University
- Martha Biondi—Professor of African American Studies, Northwestern University
- Martha Hodes—Professor of History, New York University
- Martha Matsuoka—Associate Professor of Urban and Environmental Policy, Occidental College
- Martin Summers—Professor of History, Boston College

Mary Kay Vaughan—Emerita Professor of History, University of Maryland—College Park

Mary Pattillo—Harold Washington Professor of Sociology and African American Studies, Northwestern University

Mashael Majid—Community Planner, Oakland, CA

Mason Williams—Assistant Professor of History, Albright College

Mathew Gayman—Associate Professor of Sociology, Georgia State University

Matteo Stiglich—Graduate Student, Columbia University

Matthew Basso—Associate Professor of History and Gender Studies, University of Utah

Matthew Briones—Associate Professor of History, University of Chicago

Matthew Hall—Associate Professor of Policy Analysis and Management, Cornell University

Matthew Lassiter—Associate Professor of History, University of Michigan

Matthias Neumann—Lecturer, City College New York

Mehrsa Baradaran—Associate Professor of Law, University of Georgia

Michael Allen—Associate Professor of History, Northwestern University

Michael Anft—Journalist, Baltimore, MD

Michael Cohen—Professor of International Affairs, The New School

Michael Glass—Graduate Student, Princeton University

Michael Kubo—Predoctoral Fellow, National Gallery of Art

Michael Lens—Assistant Professor of Urban Planning, University of California—Los Angeles

Michael Leo Owens—Associate Professor of Political Science, Emory University

Michael Mulvey—Assistant Professor of History, St. Thomas University

Michael Reagan—Graduate Student, University of Washington

Michael Rich—Professor of Political Science, Emory University

- Michelle Nickerson—Associate Professor of History, Loyola University Chicago
- Miguel Tinker Salas—Professor of History, Pomona College
- Mikhail Kim—Architect, New York, NY
- Mimi Cheng—Graduate Student, University of Rochester
- Minhtuyen Mai—Research Specialist, University of Wisconsin—Madison
- Molly Metzger—Assistant Professor of Social Work, Washington University in St. Louis
- Mona Angel—Land Trust Director, Albuquerque, NM
- Myron Orfield—Earl R. Larson Professor of Civil Rights and Civil Liberties Law, University of Minnesota
- N. D. B. Connolly—Herbert Baxter Adams Associate Professor of History, Johns Hopkins University
- Nancy Kwak—Associate Professor of History, University of California—San Diego
- Nancy McArdle—Independent Scholar, Somerville, MA
- Natanya Duncan—Assistant Professor of History and Africana Studies, Lehigh University
- Nathaniel Comfort—Professor of the History of Medicine, Johns Hopkins University
- Neil Meredith—Architect, New York, NY
- Nicholas Juravich—Graduate Student, Columbia University
- Nicholas Tafelsky—Graduate Student, Arizona State University
- Nora Krinitsky—Graduate Student, University of Michigan
- Paavo Monkkonen—Associate Professor of Urban Planning, University of California—Los Angeles
- Paige Glotzer—Postdoctoral Fellow, Harvard University
- Patricia Prevatt—Graduate Student, Boston University
- Patrick Casey Mahon—Adjunct Professor, Woodbury University
- Patrick D. Jones—Associate Professor of History and Ethnic Studies, University of Nebraska

Paula Chakravartty—Associate Professor of Media, Culture and Communication and the Gallatin School, New York University

Paula Narvaez—Landscape Architect and Urban Designer, San Francisco, CA

Pedro A. Regalado—Graduate Student, Yale University

Peter C. Pihos—Lecturing Fellow, Duke University

Peter Dreier—E.P. Clapp Distinguished Professor of Politics and Urban and Environmental Policy, Occidental College

Peter Laurence—Robert Mills Associate Professor of Architecture, Clemson University

Peter Rich—Assistant Professor of Policy Analysis and Management, Cornell University

Philip Ashton—Associate Professor of Urban Planning and Policy, University of Illinois at Chicago

Philip M. E. Garboden—Graduate Student, Johns Hopkins University

Prentiss Dantzler—Assistant Professor of Sociology, Colorado College

R. Duncan Kerst—Architect, Portland, OR

R. L'Heureux Lewis-McCoy—Associate Professor of Sociology and Black Studies, City College of New York and the Graduate Center—CUNY

Rachel G. Bratt—Professor Emerita, Tufts University; Senior Research Fellow, Joint Center for Housing Studies, Harvard University

Rachel Garshick Kleit—Professor of City and Regional Planning, Ohio State University

Rachel Guberman—Visiting Assistant Professor, Indiana University—Bloomington

Rama Dadarkar—Preservation Architect, New York, NY

Randall Mason—Associate Professor of City and Regional Planning, University of Pennsylvania

Rebecca Anne Goetz—Associate Professor of History, New York University

Rebecca Marchiel—Assistant Professor of History, University of Mississippi

Regina Serpa—Teaching Fellow, University of Stirling

Renia Ehrenfeucht—Professor of Community and Regional Planning, University of New Mexico

Ric Richardson—Professor of Planning, University of New Mexico

Ricardo Cardoso—Faculty Fellow, Department of Social and Cultural Analysis, New York University

Robert D. Bland—Visiting Assistant Professor, University of Pittsburgh

Robert K. Nelson—Director, Digital Scholarship Lab, University of Richmond

Robert Reinauer—Visiting Faculty of Economics and Accounting, College of the Holy Cross

Robert W. Lake—Professor of Planning and Public Policy, Rutgers University

Robin Bachin—Charleton W. Tebeau Associate Professor of History and Assistant Provost for Civic and Community Engagement, University of Miami

Ronit Y. Stahl—Postdoctoral Fellow, University of Pennsylvania

Ryan Donaghy—Architect, New York, NY

Ryan M. Good—Adjunct Assistant Professor, Temple University

Sara Goldrick-Rab—Professor of Higher Education Policy and Sociology, Temple University

Sarah Doherty—Professor of Interdisciplinary Sculpture and Urban Practice, Maryland Institute College of Art

Sarah Iannarone—Associate Program Director in Urban Studies and Planning, Portland State University

Sarah Milov—Assistant Professor of History, University of Virginia

Sarah Reckhow—Assistant Professor of Political Science, Michigan State University

Sarah Selvidge—Lecturer, University of California—Berkeley

Scott Saul—Professor of English and American Studies, University of California—Berkeley

Shana Bernstein—Clinical Associate Professor of Public-Private Interface, Northwestern University

Shani Mott—Lecturer, Johns Hopkins University

Shannon Frystak—Associate Professor of African-American and Women's History, East Stroudsburg University of Pennsylvania

Shannon King—Associate Professor of History, The College of Wooster

Shannon S. Van Zandt—Professor of Landscape Architecture and Urban Planning, Texas A&M University

Sharon Cornu—Adjunct Professor of Practice, Mills College

Sharon Marcus—Independent Scholar, New York, NY

Sharon Paley—Deputy Director at Center for Government Excellence, Johns Hopkins University

Sharone L. Tomer—Assistant Professor of Architecture and Urbanism, Virginia Tech University

Skylar Moran—Architect and Planner, Chicago, IL

Sophie L. Gonick—Assistant Professor of Social and Cultural Analysis, New York University

Stacey Sutton—Assistant Professor of Urban Planning and Policy, University of Illinois at Chicago

Stefanie DeLuca—Associate Professor of Sociology, Johns Hopkins University

Stephen E. Lewis—Professor of History, California State University—Chico

Stephen L. Morgan—Bloomberg Distinguished Professor of Sociology and Education, Johns Hopkins University

Stephen Ruszczyk—Assistant Professor of Sociology, Montclair State University

Stephen Stacks—Graduate Student, University of North Carolina—Chapel Hill; Associate Pastor, Greenwood Forest Baptist Church

Stephen Zacks—Journalist, New York, NY

Stephanie Frank—Assistant Professor of Urban Planning and Design, University of Missouri—Kansas City

Steve Kinberger—Land Trust President, Albuquerque, NM

Steven Hahn—Professor of History, New York University

Steven G. Hall—Architect, California, New York, and Hawaii

Steven Volk—Professor Emeritus of History; Director, Center for Teaching Innovation and Excellence, Oberlin College

Stuart Ewen—Distinguished Professor of History, Sociology and Media Studies, Hunter College and The Graduate Center—CUNY

Susan S. Fainstein—Senior Research Fellow, Harvard University

Susan Saegert—Professor of Environmental Psychology, The Graduate Center—CUNY

Tanisha C. Ford—Associate Professor of Black American Studies, University of Delaware

Terrence G. Peterson—Assistant Professor of History, Florida International University

Thomas A. Guglielmo—Associate Professor of American Studies, George Washington University

Thomas J. Sugrue—Professor of Social and Cultural Analysis, New York University, Director of the NYU Collaborative on Global Urbanism

Tikia K. Hamilton—Lecturer, Princeton University

Tim Iglesias—Professor of Law, University of San Francisco

Timothy Green—Assistant Professor of City Planning and Real Estate Development, Clemson University

Timothy J. Gilfoyle—Professor of History, Loyola University Chicago

Timothy Stewart-Winter—Associate Professor of History, Rutgers University—Newark

Timothy Weaver—Assistant Professor of Political Science, University at Albany State University of New York

Todd C. Shaw—Associate Professor of Political Science, University of South Carolina

Todd Swanstrom—Des Lee Professor of Community Collaboration and Public Policy Administration, University of Missouri in St. Louis

Tom Angotti—Professor of Urban Policy and Planning, Hunter College and The Graduate Center—CUNY

Tom Waters—Lecturer, Urban Studies, Barnard College



Tommie Shelby—Caldwell Titcomb Professor of African and African American Studies and Philosophy, Harvard University

Tracy Neumann—Assistant Professor of History, Wayne State University

Valerie Stahl—Graduate Student, Columbia University

Victor Silverman—Professor of History, Pomona College

Victoria Basolo—Professor of Urban Planning and Public Policy, University of California—Irvine

Victoria W. Wolcott—Professor of History, University at Buffalo State University of New York

Vivian Volz—Architect and Consultant, San Francisco, CA

William Egginton—Mellon Professor in the Humanities, Johns Hopkins University

William P. Jones—Professor of History, University of Minnesota

William Sites—Associate Professor of Social Service Administration, University of Chicago

William T. Eberhard—Architect, Cleveland, OH

Witold Rybczynski—Meyerson Professor of Urbanism Emeritus, University of Pennsylvania

Zachary J. Lechner—Assistant Professor of History, Thomas Nelson Community College

Zane Curtis-Olsen—Graduate Student, Yale University



HUMAN  
RIGHTS  
CAMPAIGN®

January 11, 2017

The Honorable Michael Crapo  
Chairman, Senate Banking,  
Housing, and Urban Affairs Committee  
United States Senate  
Washington, DC 20510

The Honorable Sherrod Brown  
Ranking Member, Senate Banking,  
Housing and Urban Affairs Committee  
United States Senate  
Washington, DC 20510

Dear Chairman Crapo and Ranking Member Brown:

On behalf of the Human Rights Campaign's (HRC) more than 1.5 million members and supporters nationwide, I write to express serious concerns regarding the nomination of Dr. Ben Carson to serve as Secretary of the Department of Housing and Urban Development. Dr. Carson's record raises serious and unresolved questions about his ability to fairly administer the important programs and services performed by HUD, particularly those impacting vulnerable populations facing homelessness and housing insecurity including lesbian, gay, bisexual, transgender, and queer (LGBTQ) people. LGBTQ people, especially youth and people of color face startlingly high rates of homelessness and housing insecurity. Studies have shown that up to 40% of homeless youth identify as LGBTQ and nearly 30% of transgender people have experienced homelessness in their lifetime.

Every day HUD supports millions of individuals and families nationwide through lifeline programs providing assisted and public housing, emergency shelter and supportive housing, and mortgage and loan assistance. Access to this assistance can be life-changing – it can keep families intact, provide shelter safe from violence, and help make the dream of home ownership a reality. It is essential that any incoming Secretary not only exhibits a working knowledge of these complex programs, but also a sincere commitment to ensuring fair and equal access for all people regardless of who they are and who they love. Dr. Carson's record of hostility and ignorance regarding LGBTQ people directly conflicts with these fundamental qualities and casts significant doubt on whether he is fit to serve in this role.

Dr. Carson has not only consistently denied that LGBTQ people face discrimination, but

has denied that LGBTQ people truly exist at all. He has repeatedly stated that being LGBTQ is a choice and has supported so-called "conversion therapy," a practice banned by multiple states and disavowed by mainstream psychological organizations as severely harmful. He has described transgender people as "the height of absurdity" and has said that being transgender "doesn't make any sense." Dr. Carson has also publicly equated same-sex marriage to bestiality and pedophilia. He has described nondiscrimination provisions including access to facilities as "extra rights." These comments were irresponsible when spoken by a Presidential candidate, but are dangerous when they inform the policies of a Senate-confirmed cabinet secretary.

For the many LGBTQ facing poverty and homelessness, access to HUD programs is an essential tool for survival and can be a first step towards financial security. LGBTQ people accessing emergency shelters must be treated with equal respect, and shelters receiving federal dollars must be held accountable when they refuse our community's equal dignity. These are not "extra" rights, but are in fact simply rights. Unless Dr. Carson demonstrates a change of heart, shows a willingness to recognize our shared humanity, and makes clear that HUD has a key role in addressing the very real crises facing the LGBTQ community, the committee should reject his nomination. It is critical that the committee use his confirmation hearing to press Dr. Carson about whether he is willing and able to do so.

Sincerely,

A handwritten signature in blue ink, appearing to read "Chad Griffin".

Chad Griffin  
President



1401 New York Avenue, NW  
 Suite 400  
 Washington, DC 20004-2414  
 Tel: (202) 638-8000  
 Fax: (202) 363-0851  
[www.lawyerscommittee.org](http://www.lawyerscommittee.org)

**Co-Chairs:**  
 John M. Aronson  
 James P. Joseph

**Secretary:**  
 Thomas D. Smith

**Treasurer:**  
 Andrew W. Karcz

**General Counsel:**  
 Nicholas J. Chantaban

**President and  
 Executive Director:**  
 James C. Harbo

Hon. Mitch McConnell, Maj. Leader  
 U.S. Senate  
 S230 US Capitol  
 Washington, DC 20510

Hon. Mike Crapo, Chairman  
 U.S. Senate Committee on Banking  
 Housing & Urban Affairs  
 239 Dirksen Senate Office Building  
 Washington, DC 20510

Hon. Charles Schumer, Min. Leader  
 U.S. Senate  
 S221 US Capitol  
 Washington, DC 20510

Hon. Sherrod Brown, Ranking Member  
 U.S. Senate Committee on Banking  
 Housing & Urban Affairs  
 713 Hart Senate Office Building  
 Washington, DC 20510

January 11, 2017

**RE: BEN CARSON'S NOMINATION TO SERVE AS SECRETARY OF THE  
 U.S. DEPARTMENT OF HOUSING AND URBAN DEVELOPMENT**

**Dear Leader McConnell, Leader Schumer, Chairman Crapo, and Senator  
 Brown:**

The Lawyers' Committee for Civil Rights Under Law is a nonpartisan, nonprofit organization that was formed in 1963 at the request of President John F. Kennedy to involve the private bar in providing legal services to address racial discrimination. The principal mission of the Lawyers' Committee is to secure, through the rule of law, equal justice under law, including working with communities across the nation to combat and seek to remediate discriminatory housing practices. We are pleased to present our views to the U.S. Senate Banking, Housing and Urban Affairs Committee regarding the nomination of Dr. Ben Carson for Secretary of the Department of Housing and Urban Development.

The U.S. Department of Housing and Urban Development (HUD) is tasked with promoting fair housing and creating affordable and inclusive communities. The actions of the department have immense consequences for communities of color and for renters, homeowners, and neighborhoods across the country generally. Fair housing is crucial to wellbeing of all for when Americans are denied equal access to housing, it reduces the availability of good jobs, quality education, safe streets, and a clean and healthy environment, all of which are central to the American Dream. Whoever leads HUD must have relevant experience and a strong commitment to ensuring that all Americans have meaningful access to decent, safe, and affordable housing. A strong and vigorous HUD, led by a competent Secretary committed to its mission, is critical to ensuring that dream is realized.

The Lawyers' Committee was formed at the request of President John F. Kennedy in 1963.



1401 New York Avenue, N.W. Tel: (202) 638-8000  
 Suite 900 Fax: (202) 763-0851  
 Washington, DC 20004-4114 www.lawyerscommittee.org

**Co-Chairs**  
 John M. Aronson  
 James E. Joseph  
**Secretary**  
 Eleanor F. Smith  
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**President and  
 Executive Director**  
 Kristen Clarke

We are deeply concerned by the nomination of Dr. Ben Carson to serve as Secretary of Housing and Urban Development. Dr. Carson lacks any experience in housing policy or community development. Moreover, he has no experience running an executive agency or serving in government. Recently, he himself noted this lack of experience when he said that he would be like a "fish out of water" if he were to join the cabinet. This raises serious questions about his qualifications for the position of HUD Secretary.

Dr. Carson's record also raises deep concerns about his commitment to fair housing. He has criticized the Supreme Court's landmark decision affirming that disparate impact claims may be brought under the Fair Housing Act. He has expressed opposition to HUD's Affirmatively Furthering Fair Housing rule, which requires communities to take proactive measures to overcome the legacy of residential segregation, referring to it as "mandated social-engineering." Last year, he went so far as to criticize a HUD agreement resolving a fair housing complaint as indicative of "what you see in communist countries." Such remarks demonstrate why Dr. Carson must be made to explain his vision for HUD and how he would approach the critical task of enforcing the nation's fair housing laws.

Our country has made enormous progress in breaking down barriers to fair housing, but there is still much more work that needs to be done. HUD plays a vitally important role in fighting housing discrimination and strengthening communities. At this critical time for civil rights, our nation must have a HUD secretary who will support full and robust enforcement of the Fair Housing Act, foster equitable housing development, and promote fair housing choice."

For these reasons, the Lawyers' Committee urges members of the Banking, Housing and Urban Affairs Committee to examine in depth the record of Dr. Carson and his fitness and preparedness to serve as Secretary of Housing and Urban Development.

Kristen Clarke  
 President and Executive Director  
 Lawyers' Committee for Civil Rights Under Law



January 11, 2017

The Honorable Michael Crapo  
Chairman  
U.S. Senate Committee on Banking  
Housing, and Urban Affairs  
534 Dirksen Senate Office Building  
Washington, D.C. 20510

The Honorable Sherrod Brown  
Ranking Member  
U.S. Senate Committee on Banking,  
Housing, and Urban Affairs  
534 Dirksen Senate Office Building  
Washington, D.C. 20510

**Re: The Nomination of Benjamin Carson to Secretary of Housing and Urban Development**

Dear Chairman Crapo and Ranking Member Brown:

The undersigned leaders of prominent African-American civil rights organizations write to express our strong concerns regarding the nomination of Ben Carson as Secretary of Housing and Urban Development (HUD). Despite his many accomplishments as a noted neurosurgeon, he lacks the experience required to lead HUD and ensure it fulfills our nation's promise of equal opportunity in housing.

HUD's "mission is to create strong, sustainable, inclusive communities and quality affordable homes for all" and "build inclusive and sustainable communities free from discrimination"<sup>1</sup> The Fair Housing Act (FHA), which HUD enforces, was passed by Congress in 1968, approximately a week after the assassination of Dr. Martin Luther King, Jr. It remains one of his

<sup>1</sup> See <http://portal.hud.gov/hudportal/HUD?src=/about/mission>.



most important legacies. Indeed, equal opportunity in housing is one of our most cherished American values. As our nation becomes more diverse in every way, the FHA helps to foster stronger and more inclusive communities, which are critical to our nation's success and prosperity.

To this end, HUD officials should continue to aggressively enforce the FHA which is dedicated to ensuring access to our country's housing is free of discrimination, including expeditiously and thoroughly investigating race and national origin complaints, ensuring fair mortgage lending for homeowners, and carrying out strategies to end homelessness. All of these policies are critical to achieving economic justice and advancement in this country.

Any prospective HUD Secretary must be steeped in the complexities of housing policy and have a significant commitment to civil rights and fair housing. The new HUD secretary must also be prepared to continue to implement the new HUD rule advancing the FHA's mandate to affirmatively further fair housing, "a major push against America's deeply entrenched housing segregation."<sup>2</sup> The rule requires "local communities to assess their own patterns of racial and income segregation and make genuine plans to address them" in order to dismantle the legacy of "government and private-sector discrimination that has resulted in poor, segregated neighborhoods persisting to this day."<sup>3</sup>

We are deeply concerned about the appointment of Dr. Carson to lead the agency charged with being the guardian of fair housing in this country. He has not demonstrated any of the requi-

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<sup>2</sup> See *How Ben Carson at Housing Could Undo a Desegregation Effort*, November 23, 2016, available at <http://mobile.nytimes.com/2016/11/23/upshot/how-ben-carson-at-housing-could-undo-a-desegregation-effort.html?0p19G=e>.

<sup>3</sup> See *Id.*

site experience or expertise in fair housing policy. Rather, all publicly available information connecting Dr. Carson to federal housing policy indicates a deep incomprehension of its significance and scope, if not hostility to HUD's mission and our nation's housing policies. In 2015, for example, in *Experimenting with Failed Socialism Again*, Dr. Carson wrote that the new HUD rule was a "government-engineered attempt[] to legislate racial equality" and reflected a history of "failed social experiments."<sup>4</sup> Dr. Carson "once told a television interviewer that he had risen above his circumstances by realizing that 'poverty is really more of a choice than anything else,' by which he apparently meant that people escape poverty through hard work."<sup>5</sup> Dr. Carson's views are cause for alarm as they reflect a fundamental misunderstanding of the role of the FHA and its mandate to affirmatively further fair housing, a mandate acknowledged by both Democratic and Republican HUD Secretaries.<sup>6</sup> Also, Dr. Carson's lack of experience does not compare well with his Democratic and Republican predecessors, most of whom at least possessed some government experience.<sup>7</sup>

We strongly urge members of the Banking, Housing and Urban Affairs Committee to thoroughly and carefully examine Dr. Carson's record concerning these issues and ask the Com-

<sup>4</sup> See *Experimenting with Failed Socialism Again*, Washington Times, July 23, 2015, available at <http://www.washingtontimes.com/news/2015/jul/23/ben-carson-obamas-housing-rules-try-to-accomplish/>.

<sup>5</sup> See *Critics Worry Over How Ben Carson, Lacking Expertise in Public Housing, Will Lead It*, The New York Times, Dec. 5, 2016, available at [http://www.nytimes.com/2016/12/05/us/trump-ben-carson-hud-critics.html?\\_r=0](http://www.nytimes.com/2016/12/05/us/trump-ben-carson-hud-critics.html?_r=0).

<sup>6</sup> See *How Ben Carson at Housing Could Undo a Desegregation Effort*, November 23, 2016, available at <http://mobile.nytimes.com/2016/11/23/upshot/how-ben-carson-at-housing-could-undo-a-desegregation-effort.html?0p19G=c>.

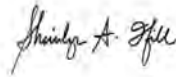
<sup>7</sup> See *Critics Worry Over How Ben Carson, Lacking Expertise in Public Housing, Will Lead It*, The New York Times, Dec. 5, 2016, available at [http://www.nytimes.com/2016/12/05/us/trump-ben-carson-hud-critics.html?\\_r=0](http://www.nytimes.com/2016/12/05/us/trump-ben-carson-hud-critics.html?_r=0).



mittee members to thoroughly question Dr. Carson during the upcoming hearing rigorously regarding his fitness to occupy this important post. More than three million instances of housing discrimination occur each year, and the vast majority are unreported. When Americans are denied equal access to housing, it reduces the availability of good jobs, quality education, safe streets, and a clean and healthy environment, all of which are central to the American Dream. A strong and vigorous HUD, led by a competent Secretary committed to its mission, is critical to ensuring that dream is realized.

For the forgoing reasons, we urge the Committee to fulfill its Constitutional responsibility to seriously examine the record of Dr. Carson and his preparedness to serve as Secretary of Housing and Urban Development.

Sincerely,



Sherrilyn Ifill  
President and Director-Counsel  
NAACP Legal Defense and Educational Fund, Inc.



Hilary Shelton  
Director, Washington Bureau  
NAACP



Wade Henderson  
President  
Leadership Conference on Civil and Human Rights



Melanie Campbell  
President and CEO  
National Coalition  
Black Civic Participation



Marc Morial  
President  
National Urban League



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1365 Bourne Dr.  
Jupiter, FL 33458  
561-865-6117

December 8, 2016

U.S. Senate Committee on Banking, Housing, & Urban Affairs  
534 Dirksen Senate Office Building  
Washington, DC 20510

Dear Honorable Members of the U.S. Senate Committee on Banking, Housing, & Urban Affairs

"As the Nation's largest non profit professional association of LGBT and allied real estate professionals, a stakeholder in the Department of Housing and Urban Development, and on behalf of our membership and the thousands of renters, homebuyers, sellers and owners we represent, the National Association of Gay & Lesbian Real Estate Professionals (NAGLREP) must voice our extreme concern and opposition (with/to) Dr. Carson's nomination as HUD Secretary." "The next HUD Secretary faces enormous challenges in leading an organization with a budget of \$47 billion and workforce of over 8,000. The American people are owed a qualified candidate who has the experience, knowledge and desire to lead the important work at HUD. Unfortunately, Dr. Ben Carson lacks any of the criteria required. Indeed, his own spokesperson recently indicated that 'Dr. Carson feels he has no government experience'. We agree." "Beyond Dr. Carson's complete lack of experience relative to housing issues, his time in public life has been rife with statements that raise serious questions about his commitment to the spirit and word of the Fair Housing Act." "It is chilling to imagine a man with such radical opinions on the equal rights of LGBT Americans leading an agency that is charged with enforcing equality and non-discrimination in our nation's housing policy." "Dr. Caron's appointment represents a clear and present danger to the millions of Americans who rely on the Department of Housing and Urban Development and the equal access to affordable housing the department ensures."

#### **Ben Carson's History of Troubling Statements**

- Carson defended state laws allowing for the denial of services to the LGBT community. He suggested many discrimination claims are just trumped up "political correctness".
- Carson suggested that being LGBT was a choice because of "prison." While he later tried to retract his analogy, he was ambiguous about whether or not he believed being LGBT was a choice, stating that the science was unclear.

- Carson has said that supporters of same-sex marriage are intolerant and he also compared same-sex marriage to bestiality.
- Carson has compared The Affordable Care Act to slavery and government institutions to the Nazi regime in Germany.
- Carson has regularly said that private charities and not the government should help those most reliant on HUD services.
- Carson stated "I would not advocate that we put a Muslim in charge of this nation. I absolutely would not agree with that."
- Carson called government fair housing rules "failed socialist experiments" and "downright dangerous"

Thank you,



Jeff Berger  
NAGLREP Founder & CEO



John Graff  
NAGLREP Policy Committee Chair